

**Household change, residential mobility and the changing role
of social housing: A multi-method study of the sector's role in
the life course of exiting tenants**

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Abstract

In recent years there have been great changes in the demographic and socio-economic profiles of the sector's tenant stock. Associated with these trends are changes in attitudes, aspirations and demands. Moreover, in today's climate of social housing reduction, stigmatisation, residualisation and rise in low cost home ownership, there are questions as to what role social housing is and should be playing in people's lives. This thesis tackles this increasingly important issue within British society.

Hitherto, the debate has been informed very largely by research on households entering and living in social housing. Therefore, the study reported in this thesis gives particular attention to the role that social housing has played in the lives of those who have left the sector. It places the answer within the wider context of demographic and social change and the resultant transforming nature of, and changing demands on, the social housing sector. By adopting a multi-method approach the wider macro-level effects are elucidated as catalysts for change in the way people view social housing's role during their life course. In this manner, the study works towards an understanding of the exit 'process' and not just the exit 'event'.

The results indicate that, in general, households exiting social housing have seen their time within the sector as a transitional period not just within their housing career but within their lives, a chance to consolidate household finances and set the foundations for future plans. The work further reveals the difficulties faced by social housing providers in adapting to changes in demand and in tenant profiles in a society where, for the vast majority, the ultimate aspiration is of home ownership.

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Contents

| | |
|--|--------|
| Household change, residential mobility and the changing role of social housing: A multi-method study of the sector's role in the life course of exiting tenants..... | 1 |
| Abstract | 2 |
| Acknowledgements | 3 |
| Contents..... | 4 |
| List of Tables..... | 9 |
| List of Figures | 10 |
| List of Appendices | 11 |
| List of Abbreviations..... | 12 |
| Chapter 1 - Introduction | 13 |
| 1.1 Research questions | 15 |
| 1.2 Justification of research..... | 16 |
| 1.3 Definitions | 17 |
| 1.4 Approach, methods and techniques | 18 |
| 1.5 Chapter outline | 20 |
| 1.6 Conclusion..... | 22 |
| Chapter 2 - Setting the agenda | 23 |
| 2.1 Introduction | 23 |
| 2.2 The evolution of social housing – a historical perspective | 24 |
| 2.2.1 Pre World War I | 25 |
| 2.2.2 Interwar period | 27 |
| 2.2.3 Post World War II to early sixties | 29 |
| 2.2.4 Early sixties to mid-seventies | 31 |
| 2.2.5 Mid-seventies to early nineties | 33 |
| 2.2.6 Contemporary social housing | 36 |
| 2.2.7 Summary | 38 |
| 2.3 Household trends in English housing | 39 |
| 2.3.1 Wider demographic context - 2 nd demographic transition..... | 40 |
| 2.3.1 (i) Population ageing & non-traditional households..... | 46 |
| 2.3.1 (ii) Changes in social patterns and behaviour..... | 47 |
| 2.3.1 (iii) Impact on social housing and its role | 48 |
| 2.3.1 (iv) Summary..... | 50 |
| 2.3.2 Household structure across tenures | 51 |
| 2.3.2 (i) Household structure across the three main tenures | 52 |
| 2.3.2 (ii) Changing demand for housing..... | 54 |
| 2.3.3 Single person households | 55 |
| 2.3.4 Residualisation in social housing | 57 |
| 2.3.5 Residential mobility amongst social housing tenants..... | 61 |
| 2.3.5 (i) General mobility trends | 62 |
| 2.3.5 (ii) Who is moving and why? | 64 |
| 2.3.5 (iii) Summary | 65 |
| 2.4 Life course and English social housing | 66 |

| | |
|---|-----|
| 2.4.1 What is the life course? | 67 |
| 2.4.2 Life course and housing | 71 |
| 2.4.3 Place of social housing in peoples housing pathways | 73 |
| 2.5 The changing role of social housing - prelude to results | 74 |
| 2.5.1 Identified gaps in the literature..... | 74 |
| 2.5.2 Filling in which gaps? | 76 |
| Chapter 3 - Methodology | 77 |
| 3.1 Multi-method framework | 77 |
| 3.2 Survey of English Housing (SEH)..... | 79 |
| 3.2.1 SEH data collection..... | 80 |
| 3.2.2 The role of SEH in the research | 80 |
| 3.2.3 SEH methodology | 80 |
| 3.2.3 (i) Tenure re-classification | 82 |
| 3.2.3 (ii) Previous tenure | 84 |
| 3.2.3 (iii) Conceptual issues - 'Nest leavers' | 85 |
| 3.2.3 (iv) 'Others' | 85 |
| 3.2.3 (v) Pragmatic issues..... | 86 |
| 3.2.3 (vi) Final tenure re-classification outline..... | 87 |
| 3.3.5 SEH summary | 89 |
| 3.4 British Household Panel Survey (BHPS) | 89 |
| 3.4.1 What is the BHPS? | 89 |
| 3.4.2 Themes covered by the BHPS..... | 90 |
| 3.4.3 What benefits are expected from the BHPS? | 92 |
| 3.4.4 Analytical framework..... | 93 |
| 3.4.4 (i) 'Mover' categories: 'Exiters' | 93 |
| 3.4.6 (ii) (Within sector) 'movers' | 94 |
| 3.4.6 (iii) Non-movers | 94 |
| 3.4.6 (iv) Classifications & the data | 95 |
| 3.4.7 Methodological problems..... | 97 |
| 3.4.7 (i) Missing data..... | 97 |
| 3.4.7 (ii) Small number of sample cases..... | 98 |
| 3.4.7 (iii) Analytical framework in practice | 99 |
| 3.4.7 (iv) Qualitative lens | 99 |
| 3.4.8 BHPS summary | 100 |
| 3.5 Nomad case study..... | 101 |
| 3.5.1 The Nomad data | 102 |
| 3.6 In-depth interviews..... | 104 |
| 3.6.1 Why use in-depth interviews? | 104 |
| 3.6.2 Tenant Interviews | 105 |
| 3.6.3 (i) Problems encountered during tenant interviews - access..... | 106 |
| 3.6.3 (ii) Personal agendas..... | 108 |
| 3.6.4 Staff interviews | 108 |
| 3.7 Summary | 108 |
| Chapter Four - SEH Results | 111 |
| 4.1 Introduction | 111 |
| 4.2 Results | 111 |
| 4.2.1 Movers within SRS | 112 |

| | |
|--|---------|
| 4.2.1 (i) Regional differences | 114 |
| 4.2.2 Movers entering SRS..... | 115 |
| 4.2.2 (i) PRS to SRS..... | 117 |
| 4.2.2 (ii) OO to SRS | 119 |
| 4.2.2 (iii) LWP to SRS | 121 |
| 4.2.3 Movers exiting SRS | 123 |
| 4.2.3 (i) SRS to PRS..... | 125 |
| 4.2.3 (ii) SRS to OO | 127 |
| 4.3 SEH Results Summary | 129 |
| 4.3.1 North/South divide | 129 |
| 4.3.1 (i) Annual income & age of HoH | 130 |
| 4.3.1 (ii) Economic status of households..... | 131 |
| 4.3.1 (iii) Household composition..... | 131 |
| 4.3.1 (iv) Length of tenure & distance moved..... | 132 |
| 4.3.1 (v) Main reasons for moving | 132 |
| 4.4 Conclusion..... | 134 |
| Chapter Five - BHPS Results | 136 |
| 5.1 Introduction..... | 136 |
| 5.1.1 Aims and objectives of the BHPS | 137 |
| 5.1.1 (i) Questions raised from the SEH..... | 137 |
| 5.2 Results | 138 |
| 5.2.1 Frequencies & cross tabulations..... | 138 |
| 5.2.1 (i) Tenure distribution of the whole sample | 138 |
| 5.2.1 (ii) Distribution by SRS mover type..... | 140 |
| 5.2.1 (iii) Case cross-tabulations | 141 |
| 5.2.1 (iv) Exits by region..... | 142 |
| 5.3.1 The role of social housing for single elderly households | 145 |
| 5.3.1 (i) Elderly household vignettes..... | 145 |
| 5.3.1 (ii) Hypothesising on the role of social housing in elderly households' lives | 147 |
| 5.3.2 The role of social housing for nest leavers | 148 |
| 5.3.2 (i) Nest leavers vignette..... | 148 |
| 5.3.3 The role of social housing for lone parent families | 149 |
| 5.3.3 (i) Lone parent households vignette | 150 |
| 5.3.3 (ii) Hypothesising the role of social housing for lone parent families..... | 152 |
| 5.3.4 The role of social housing for single person households..... | 153 |
| 5.3.4 (i) Single person household vignettes..... | 154 |
| 5.3.4 (ii) Hypothesising the role of social housing for single person households | 155 |
| 5.3.5 The role of social housing for couples with dependent children | 156 |
| 5.3.5 (i) Couples with dependent children vignettes | 156 |
| 5.3.5 (ii) Hypothesising the role of social housing for couples with dependent children..... | 157 |
| 5.4 Summary | 158 |
| Chapter 6 - Nomad Case Study | 161 |
| 6.1 Introduction | 161 |
| 6.2 Reasons for termination and length of tenancy | 162 |
| 6.2.1 Financial difficulties..... | 163 |
| 6.2.2 Exiting to buy | 164 |

| | |
|---|-----|
| 6.2.3 Life course changes | 165 |
| 6.2.4 Spatial/environmental reasons..... | 165 |
| 6.2.5 Tenant related..... | 165 |
| 6.2.6 Tenancy length..... | 166 |
| 6.2.7 Importance of receipt of benefits..... | 169 |
| 6.6 Summary | 171 |
| Chapter Seven - Tenant Interview Results | 174 |
| 7.1 Introduction | 174 |
| 7.1.1 Interview population..... | 175 |
| 7.2 Interview themes | 175 |
| 7.3 Exiting reasons | 176 |
| 7.3.1 Downsizing..... | 177 |
| 7.3.2 Buying..... | 179 |
| 7.3.3 Larger/better accommodation..... | 183 |
| 7.3.4 Relationship-related..... | 185 |
| 7.3.5 Household addition | 187 |
| 7.4 Post facto rationalisation of SRS role in life course | 188 |
| 7.4.1 Perceived roles of housing associations in respondents' lives | 190 |
| 7.4.1 (i) SRS as a stepping stone | 191 |
| 7.4.1 (ii) SRS as a safety net..... | 195 |
| 7.4.1 (iii) SRS as a convenience | 198 |
| 7.5 Comparisons between SRS and other forms of housing | 201 |
| 7.5.1 RSL/Housing Association vs. Local Authority housing..... | 201 |
| 7.6 Results summary | 205 |
| 7.6.1 Reasons for exit..... | 206 |
| 7.6.2 Understanding the role SRS has played in the lives of exiters | 207 |
| 7.6.3 Conclusion..... | 208 |
| Chapter Eight - Discussion..... | 210 |
| 8.1 Introduction | 210 |
| 8.2 Research Overview..... | 211 |
| 8.3 Identified roles of SRS from results | 212 |
| 8.3.1 A transitional stepping stone or 'spring board' | 212 |
| 8.3.2 A safety net..... | 215 |
| 8.3.3 Convenience | 216 |
| 8.3.4 Summary | 217 |
| 8.4 Regional contexts | 218 |
| 8.5 Implications for SRS providers | 219 |
| 8.5.1 Continued decline of SRS | 220 |
| 8.5.2 SRS as a temporary measure? | 221 |
| 8.5.3 Changing tenant profile | 222 |
| 8.5.4 SRS image | 223 |
| 8.5.5 Allocations and choice?..... | 224 |
| 8.6 Summary | 224 |

Chapter 9 - Conclusions 227

9.1 Introduction 227

9.1.1 Justification of research..... 227

9.1.2 Research questions 228

9.2 Research conclusions 229

9.2.1 Fill a gap in existing literature regarding the exiting phenomenon 229

9.2.2 Identify and assess how these household changes and trends in exiting affect the calls made on social housing by different types of people and households 231

9.3 Significance of findings..... 233

9.4 Evaluation of the study – strengths and weaknesses 236

9.4.1 Multi-method framework 236

9.4.2 Data and methods assessment 237

9.4.2 (i) SEH..... 237

9.4.2 (ii) BHPS 238

9.4.2 (iii) Nomad case study..... 239

9.4.2 (iv) In-depth interviews 239

9.4.3 Retrospective discussion 240

9.5 Future research 241

Appendix 1: Household tables by tenure..... 243

Bibliography..... 246

List of Tables

| | |
|--|-----|
| TABLE 1: DWELLINGS BY TENURE AT REGIONAL AND NATIONAL LEVELS | 52 |
| TABLE 2: HOUSEHOLD TYPE BY TENURE IN ENGLAND (2003)..... | 54 |
| TABLE 3: HOUSEHOLD CHARACTERISTICS: MEDIAN HOUSEHOLD INCOME | 60 |
| TABLE 4: RECENTLY MOVED HOUSEHOLDS, BY CURRENT AND PREVIOUS TENURE IN ENGLAND, 2003/04 | 63 |
| TABLE 5: LENGTH OF RESIDENCE BY TENURE IN ENGLAND..... | 64 |
| TABLE 6: THE CHARACTERISTICS OF WITHIN SRS 'MOVER' HOUSEHOLDS | 113 |
| TABLE 7: MOVERS WITHIN SRS BY REGION | 115 |
| TABLE 8: CHARACTERISTICS OF SRS ENTRANTS..... | 116 |
| TABLE 9: ENTRANTS INTO SRS BY MOVER TYPE..... | 117 |
| TABLE 10: PRS INTO SRS BY REGION | 119 |
| TABLE 11: OO INTO SRS BY REGION BY MOVER TYPE | 121 |
| TABLE 12: LWP INTO SRS BREAKDOWN BY REGION | 123 |
| TABLE 13: GENERIC TYPOLOGY OF SRS EXITERS | 124 |
| TABLE 14: EXITER CHARACTERISTICS FROM SRS TO PRS & OO..... | 124 |
| TABLE 15: SRS EXITS TO PRS BY REGION..... | 126 |
| TABLE 16: SRS EXITS TO OO BY REGION..... | 128 |
| TABLE 17: DISTRIBUTION OF CASES ACROSS THREE PRIMARY TENURES IN WAVES A TO G | 139 |
| TABLE 18: DISTRIBUTION OF SRS CASES BETWEEN LA & HA TENURES IN WAVES A TO G | 140 |
| TABLE 19: MOVEMENT CLASSIFICATION SHOWING FREQUENCIES FOR CLASSES OF SOCIAL HOUSING MIGRATION BEHAVIOUR. | 141 |
| TABLE 20: SRS MOVER TYPE BY HOUSEHOLD TYPE IN ENGLAND (WAVE A)..... | 144 |
| TABLE 21: SRS MOVER TYPES BY REGION IN ENGLAND (WAVE A) | 144 |
| TABLE 22: REASONS FOR TERMINATION BY GENDER..... | 162 |
| TABLE 23: REASONS FOR TERMINATION BY AGE AT EXIT..... | 163 |
| TABLE 24: REASONS FOR TERMINATION BY TENANCY LENGTH..... | 168 |
| TABLE 25: REASONS FOR TERMINATION BY RECEIPT OF BENEFIT | 171 |
| TABLE 26: LIFE COURSE TRANSITIONS ASSOCIATED WITH MIGRATION..... | 192 |

List of Figures

FIGURE 1: THE STANDARD DEMOGRAPHIC TRANSITION 41

FIGURE 2: NUMBER OF TYPES OF HOUSEHOLDS ACROSS TIME IN ENGLAND 47

FIGURE 3: THE AGE DISTRIBUTION OF HEAD OF HOUSEHOLDS IN THE SRS (1993/94) 59

FIGURE 4: CONCEPTUALISING PATTERNS OF RESIDENTIAL MOBILITY IN RELATION TO SRS IN ENGLAND 62

FIGURE 5: IDENTIFYING SRS-RELATED MOVER TYPES 96

FIGURE 6: AVERAGE LENGTH OF NOMAD TENANCY AMONGST EXITERS 166

List of Appendices

APPENDIX 1: HOUSEHOLD TABLES BY TENURE 227

List of Abbreviations

- BHPS: British Household Panel Survey
- HA: Housing Association
- LA: Local Authority
- OO: Owner Occupied Sector
- PRS: Private Rented Sector
- RSL: Registered Social Landlord
- SEH: Survey of English Housing
- SRS: Social Rented Sector

Chapter 1 - Introduction

Housing is currently experiencing a renaissance in the government and wider policy orientated agendas, with social housing in Great Britain at the forefront of major social policy reform in tune with the government's rhetoric of choice and reform of public services (Gibb, 2005). One of the major issues is the availability of affordable housing and the role of the social housing sector (SRS) within this. This is evident in the most recent Housing Green Paper, "Quality and choice: a decent home for all" (DLTR, 2000) as well as in the Rural (DETR/MAFF, 2000) and Urban White Papers (DETR, 2000a), which state that social housing has a key role to play in housing provision under the current Labour government.

One factor for this revival in interest has been the anticipated increase in the number of households. It is projected that between 1996-2016 there will be an estimated 4.4 million new households (DoE, 1995), population ageing, increases in single person households, new types of 'non-typical' household formations, increased ethnic and racial diversity, changes in social structures, behaviours and attitudes towards our housing, trends which some people have referred to as the Second Demographic Transition (van de Kaa, 1987; Lesthaeghe, 1995; Champion, 1999, 2001; Pinnelli et al, 2001). These trends have led to significant changes in contemporary society in so much as a number of socio-economic factors have emerged from the changing demographic regime, and other forms of societal change are occurring separately and causing further diversity in life-course trajectories and resultant household types (Champion, 1999). This research uses the term 'Second Demographic Transition' as shorthand for all the various aspects of change that have taken place since the 1960s and which are hypothesised to affect the overall role of social housing, along with important housing developments such as the restructuring of the SRS that has taken place through Right To Buy (RTB), stock transfer etc.

With these demographic and social changes there have been shifts in attitudes to what role housing now plays in people's life courses. Housing today is increasingly seen by households as a means to an end as opposed to in the past when aspirations of climbing the housing ladder and owning a nice home in a nice area were the end aims

themselves (Clapham, 2002). Therefore, people are prepared to move more frequently in order to satisfy their personal aims and objectives for self-fulfilment, as illustrated by increased trends in residential mobility. Either as a result or as an accompaniment to this trend, the phenomenon of frequent moving, or 'churning', has grown in the SRS (Burrows, 1997, 1999; Richardson & Corbishley, 1999; Clark & Huang, 2003) and this has now led to a greater awareness of a pre-existing problem within the sector, that of an increased rate of tenants exiting the sector (Whitehead & Cho, 2003).

The issue of exiting tenants is fundamental to future policy and practice issues for the SRS. It is indicative of the manner in which tenants are utilising the sector during their life course, which in turn plays an important role in providing social housing providers with deeper insights into the implications of these household and social trends, and exiting trends in regards to formulating policy and practice, not solely for current tenants, but also as a tool for trying to stop tenants from exiting.

Much work has been done to date on the changing role of social housing from a housing supply and demand perspective (Mullins & Riseborough, 1997, 2000; Cole et al, 1999; Franklin & Hilditch, 1999; MacLennan & More, 2001) and from more institutional, organisational and historical perspectives (Harloe, 1995; Bacon & Davis, 1996; Boyne & Walker, 1999; Malpass, 2000). However, these frequently used approaches often focus on examining government policy towards housing, with the emphasis placed firmly on the policy and institutional structure of the housing field.

Although work has also been conducted on the changing social, demographic, demand and need side (Hall, 1995; JRF, 1997; King, 2001; Nevin et al, 2001; Housing Corporation, 2002) this work, and housing research in general, has mainly been focused on specific practical and policy orientated issues via an empirical perspective. As such there has been little research into the phenomenon of exiting tenants compared to the research on flows into and/or within the sector, due primarily to a lack of (reliable) data; and what has been done has been conducted along similar empirical, policy orientated lines as the majority of housing research. Despite the successful and erudite insights generated by empiricism it is still greatly flawed by its failure to examine and appreciate the role that actors, other than the state, play within

the housing field - after all, tenants, former or present, “...are not passive receivers of policy enactment; instead they help reconstitute the outcomes of formal and informal policy provision” (Williams & Popay, 1999, p164), these points are discussed further in Section 1.3.

1.1 Research questions

This research aims to identify the role that exiting tenants perceive the SRS has played in their life courses and to identify typologies for this perceived role by differing types of people and households. It will raise such questions as: what makes someone exit the SRS? Given previous observations in social housing literature regarding the increase in rates of turnover and affects of RTB and stock transfer, what role is social housing being perceived as playing in tenants’ lives? How well is the exiting phenomenon understood from a tenant’s perspective and what can be done to better understand the process of exiting tenants?

The research will:

- 1) **Fill in a gap in existing literature regarding the exiting phenomenon.** What types of households are most commonly exiting the sector? Why do tenants exit the sector? Are there any noticeable differences between types of exiters and other movers?
- 2) **Identify and assess how these household changes and trends in exiting affect the calls made on social housing by different types of people and households.** Given the identified changes in household trends, broader social and political changes in attitudes, and housing reform and development, what role has social housing played in the lives of those who have left the sector? Is it possible to identify typologies of people and households who have perceived their stay in social housing in different ways? If people are exiting more often, sooner and for particular reasons, what are the possible implications for social housing providers?

1.2 Justification of research

The improvements in understanding that come from this work are designed both to benefit the current state of knowledge regarding the exiting phenomenon and the role that social housing is being perceived to play in people's lives, and to provide intelligence that can lead to a more informed and nuanced research agenda for the exiting phenomenon. Furthermore, the research can also lead to more sensitive management and policy developments for social housing providers.

Thus, in intellectual terms this research, first of all, contributes to the better understanding of the exiting phenomenon, a hitherto largely under-researched area of social housing research, and its implications for housing by identifying current household trends and exiting typologies. Secondly, the research sheds more light on the evolving nature of people's 'life courses' and how these interact with housing markets in terms of types of dwellings, tenure splits and household formations. Thirdly, it places a firm emphasis on the tenant's own perspective, giving due importance to the subjective meanings held by households, a perspective often ignored in housing research.

In methodological terms, it primarily adopts a longitudinal perspective, an approach which is still relatively neglected in housing studies (Burrows, 1997). It also deploys a multi-method research framework which embraces not just different data, methods of analyses and differing scales of analyses but also embraces differing epistemological standpoints within one single project, something again relatively unheard of in housing research. It also uses the BHPS, an underutilised dataset in housing research, firstly, to demonstrate how its value grows with each wave of collected data. Secondly, using the BHPS in a new manner, that is qualitative, tests the flexibility, versatility and wider applicability of the dataset.

In practical terms, the greatest benefit arises from the fuller knowledge that the research provides on the types of households exiting the sector and, especially, on the role that social housing plays in people's lives. It will shed light on the stage of people's life courses that they exit the sector, the experiences leading up to that point, why they leave and what happened to these people after exiting the sector. This

provides valuable intelligence to feed into the Housing Corporation's policy formation and to disseminate as guidance to RSLs.

1.3 Definitions

Definitions adopted by researchers are often not uniform, so key and controversial terms are defined to establish positions taken in this PhD research. Due to the multi-disciplinary nature of this work there are a number of key terms which need to be clarified in the context of this particular research.

Exiter – This term is used to denote a person or household who has experienced a change of tenure from SRS to any other form of housing. It is not dependent on a physical movement nor on a change of address, which is often used in wider research on residential mobility. In this way, people or households who have been involved with RTB schemes are counted as exiters since there is an arbitrary move from SRS to Owner Occupation (OO).

Second Demographic Transition – a shorthand term used to introduce the types of demographic and social change over the last half of the 20th century and early 21st century which have impacted on wider society in terms of changing household trends and formations away from the traditional 2.4 children and nuclear family model, increased ethnic and racial diversity, different attitudes to the housing market (in terms of type of housing aspired to) and traditional, biologically-determined life trajectories and decline in traditional family values. What is important with this term is that the Second Demographic Transition (SDT) signals that demographics is not the only force behind changes in household types, a point expanded on in Section 2.3.1.

However, this term and model is justifiable in this research as it best encompasses the changes in balance between different household types. These changes form one of the most conspicuous outcomes of the SDT and affect the trends in household and tenant profiles for social housing providers. Also, changes in societal attitudes from traditionally family-orientated altruism to new social norms linked to individualism and female emancipation, are affecting the manner in which people perceive their housing career and its role in their wider life course. Furthermore, it is the most

appropriate model and term for acknowledging that demographic forces are not the only forces behind the changes in household types and behaviour being witnessed, due to its acknowledgement and acceptance of the importance in changing lifestyle factors.

Role social housing plays in people's lives – the key term in this research. It denotes the tenant's perspective and attitude on what their time in social housing has meant to them personally. It is an amalgam of attitudinal data presented during the use of the first three data sources and of the post facto rationalisations unpacked in the in-depth interviews. A point reflected by the works focuses on their relative and subjective experiences during their time in SRS. In many ways the term draws on humanist, post-modern and social constructionist schools of thought. The term is not linked in any way to the institutional and legislative literature which discusses the wider role of social housing in terms of its relationship to welfare state and housing policy reform and development.

1.4 Approach, methods and techniques

This thesis approaches the research problems set out in Section 1.2 from a household perspective, with the principal methodological thrust being in terms of longitudinal analysis, which is set within a wider multi-method research framework of decreasing scales of analyses. The work involves monitoring the housing, household and life course contexts of individuals over time, following individuals as they move house and/or when their reasons for wanting to move become apparent. These patterns are then analysed in order to create a set of working exiting typologies which generalise the types of people leaving the sector, why they are leaving and what role many of these exiters perceive SRS to have played in their lives.

Firstly, a cross-sectional analysis of housing movers (via the use of the Survey of English Housing, a random annual survey of 20,000 private households - see Section 3.2 for a more detailed discussion) is constructed which identifies some of the key demographic and socio-economic characteristics of those people who are interacting with the social housing sector.

Secondly, the patterns and trends identified in the use of social housing, and particularly those exiting the sector from the SEH, will form the basis for exploring the housing histories of exiting tenants. At this stage, periods spent in social housing will be set in the context of people's fuller housing careers and will be linked to changes in their household and other experiences. This is done by using the British Household Panel Survey (BHPS), which is a housing panel survey covering such themes as household organisation, labour market, housing and socio-economic characteristics (this dataset and its deployment are discussed in Section 3.4). Following this examination of the reasons for moving, intentions to move and the reasons for the latter, provide a basis for understanding how the 'seeds' of exiting have accumulated over time. At this stage of the methodological framework the BHPS is being utilised in a novel manner. Instead of the traditional use of the BHPS, which has been quantitative examination, cases consisting of seven years' worth of data on an individual were selected, extracted and then their life histories over this period analysed qualitatively to produce working vignettes of people's experiences of social housing and why they left. These results in turn form the basis for more in-depth investigation through one-to-one tenant interviews (see Section 3.6 and Chapter 7).

Thirdly, due to the local nature of the field work, exit data collated from a local HA is utilised to see how effective localised data is and whether it can increase the depth of knowledge gleaned from the previous two datasets.

Finally, the results collated from the previous three data sources are used as the basis of the in-depth exit interviews in order to examine and unpack the exiting process and investigate exiters' nuanced and subjective feelings about their time in social housing and how they have interpreted its position in their wider life course, leading to the extrapolation of three exiter typologies reflecting the role social housing has played in exiters' lives: stepping-stone, safety net and convenience. In this respect, the in-depth interviews further identified the state of mind at the exiting stage and this is reflected in the choice of typologies.

1.5 Chapter outline

This chapter has introduced the research problems and the aims and objectives of this research, as well as a justification for the research by highlighting gaps in literature, and by deploying relatively neglected methodological approaches which have much to offer in housing research. The approaches, methods and techniques which are deployed throughout this work and the manner in which they are used have been introduced. What follows is a brief synopsis of each of the subsequent chapters.

Chapter 2 considers the relevant literature and identifies gaps and weaknesses within the literature that this research aims to address, focusing on the role that social housing is currently playing in people's lives and looking most especially at the question of 'exiting'. Firstly, it provides a historical review of social housing and the way in which changes have occurred in the role its various elements perform and in how these have been viewed by governments from medieval almshouses through to the present day. This section is considered more context setting and as such is only a small part of the rationale for the chapter, and indeed the thesis. Secondly, it outlines the changing demographic and socio-economic structure of the social housing stock and contrasts this with the other main tenures of owner occupation and private renting. Thirdly, it examines the life course approach within the context of the literature on housing careers and the place of social housing in people's life histories/housing pathways. Finally, the chapter points out weaknesses in these bodies of literature, as part of justifying the aims and objectives of this research.

Chapter 3 outlines the methodological approach to this research, in particular placing it within a multi-method framework. It identifies the four principal data sources used and reviews their strengths, weaknesses and complementarities. It also reviews the key methodological considerations of the framework used and difficulties experienced.

The first of the four sets of empirical results are outlined in Chapter 4. This chapter focuses on the results derived from analysing data from the Survey of English Housing (SEH), which helps to shed light on the macro level trends within the SRS across England. More specific consideration is given to examine the household

characteristics of 'mover' households associated with the SRS, in particular the types of households who are exiting the sector and some preliminary results on reasons why. This raises a number of questions with regards to the process and build up to exiting, which are unanswerable within the scope of the SEH primarily due to its inability to trace households over time.

Chapter 5 then takes the study forward into a longitudinal dimension. As well as providing further insights into what types of people are exiting, it also looks at their reasons for exiting and their experience of social housing up to that point. This analysis draws on the first seven waves of data from the British Household Panel Survey (BHPS). The BHPS is used in an essentially qualitative way, examining fewer cases than in the SEH-based analysis but in a more personal and in-depth manner. Additionally, the chapter infers what role the HA/RSL sector has been for various types of households.

These results highlight the need for further investigation into the process of exiting and the role that social housing plays in different people's lives. They are therefore followed up by case studies from archival data on people exiting from a case study housing association based in the North East of England (Chapter 6). This helps to produce more questions that can be answered through in-depth and biographical 'exit' information attained directly from the people themselves.

As a fourth and final step in the multi-method approach, therefore, Chapter 7 outlines the results from the sample of in-depth interviews conducted in the North East of England with exiters or soon-to-be exiters. The primary aim of these interviews is to identify why people choose to leave the sector when they do and whether it is related to a particular life course event or stage. They are also used to examine how they view the role of social housing and how they think the SRS providers could improve their performance as landlords.

Triangulation of the results from these four chapters is made within the context of the existing literature in Chapter 8. The chapter discusses whether the event of exiting and the process leading up to it is just as important, if not, more so than the entry

process in enabling us to construct a picture of the changing role of social housing in people's lives. It also includes an assessment of using a multi-method framework.

Finally, Chapter 9 explores what conclusions can be drawn from the analysis of the four data sources, to what end the research aims and objectives have been achieved and the rationale for the results. Furthermore, Chapter 9 reflects on what parts of the research could have been done differently, and the contribution of each of the data sources and their impact on the research process and its focus. It concludes with suggestions for what further research should entail in this field.

1.6 Conclusion

This chapter laid the foundations for this research. It introduced the research problem, research questions and hypotheses. Then the research was justified, the methodology was briefly described and justified, the thesis was outlined, definitions were provided for the key terms and concepts, and the delimitations of the thesis were given. On these foundations, the thesis can proceed with a detailed description of the research.

Chapter 2 - Setting the agenda

2.1 Introduction

In order to understand the changing role of social housing in people's lives it is necessary to look at a number of disciplinary areas. This is because 'housing' is not a standalone entity which can be understood via a single dimension; it is continuously interwoven and affected by external stimuli. For example, in the last twenty years there has been great social change in the attitudes and practices of families and households, increases in single-person households and lone parent families, divorces and co-habitation; booms and busts in the economy resulting in new labour and employment trends which are more flexible and focus on the individual, not the family; the increase in demand and desire for home ownership, a longing to own something that is really ours; and changes in how people traditionally perceive their life 'cycle', whereby no longer do many people believe that their life should be decided by their age, but more and more by their position in life itself. With these trends in place, it is easy to see why social housing, a traditional niche market for the elderly, less able and economically disadvantaged, has to change its role and its stock to accommodate these fluxes in demand and desire. Therefore, taking into account recent social, demographic and economic changes, what role is social housing playing in people's lives? This chapter fleshes out this central question and its background.

The chapter is structured into four main themes. First is the central theme about the role that social housing plays in people's lives. In order to understand this, it is important to understand the evolution of the role of social housing and, in particular, housing associations or RSLs. Section 2.2, therefore, contains a brief review of the changes within the history of housing associations and RSLs, from their roots as philanthropic organisations to their present day institutional manifestations.

These points are placed into their demographic and socio-economic context in Section 2.3. In particular, it focuses on the changing household trends in English housing. Whilst placing demographic change and household trends within the English housing market in the wider context of the second demographic transition it also reviews the

literature on the residualisation of the social rented sector and begins to formulate the questions about what role the social rented sector plays in people's lives in general, and whether different stages of the life course influence the role that tenants see social housing as providing.

The role that social housing plays during a tenant's life course (the main focus of this research) is addressed in more detail in Section 2.4. This gives a brief introduction to the concept of the life course and its relevance to the research question, along with concepts of the housing career and its linkages to the role of social housing. Consideration of the literature on housing pathways and histories is also included to further understand the longitudinal dimensions of the questions being posed in the thesis.

Finally, Section 2.5 outlines the holes in the literature, highlighting on-the-ground developments and theoretical and policy issues which have not been satisfactorily addressed in previous research, which this thesis aims to address as part of its research aims and objectives. However, as with all things, it is important to understand where they have come from and how they have evolved over time into what they are today. This is the aim of the following section.

2.2 The evolution of social housing – a historical perspective

This section briefly describes the evolution of the social rented sector from the mid 19th century to the present day. The aim is to illustrate, via the literature, how the roles of social housing, and in particular housing associations or, as they are now known, Registered Social Landlords (RSLs), have changed over the decades to fit in with the prevailing political thought and the wider housing market. As such, the historical account here is a simplified chronology of the main stages of evolution in 'social housing'. It is important to note that these arbitrary and simplified time periods do offer a clear chronology of social housing history evolutions or transitions. Therefore, many national and regional disparities in events, policies and time-space are brushed over to produce a generalised account; fuller accounts are presented in the bibliography.

The development of the housing situation in individual countries is influenced both by the sitting government's housing policy and by a multitude of external factors and stimuli, such as demographics, socio-economic and political situations and other administrative and legal factors which are all beyond the reach of housing policy. It is these external factors and variables that together with housing policy form the role, aims and different characteristics of social housing (Boelhouwer & van der Heijden, 1992). These factors have been present throughout social housing's evolution and are demonstrated by the fact that social housing has always been transforming into something different, or as Harloe said, "social housing has been socially constructed and reconstructed several times in its history" (Harloe, 1995: 69). Therefore, an understanding of the historical development of social housing is essential in comprehending and contextualising its present day manifestations, functions and characteristics.

2.2.1 Pre World War I

It would certainly be fair to say that the social rented sector today bears little resemblance to the loosely organised voluntary and philanthropic institutions of the 19th century. As will be examined in greater depth in Section 2.3, there can be no doubt that much change has occurred across Europe, more specifically in Britain's housing market, and in particular what we understand today of the social rented sector over the last century.

Before social housing provision became part of government policy in Britain, it was common practice for low income households to be marginalised to the extremities of society in sub-standard slum style accommodation, that were characterised by dirty, squalid and overcrowded conditions. A situation which was at its zenith in the mid 19th century when there was unprecedented rapid urban expansion (Harriott & Matthews, 1998). Various acts were passed in an attempt by the government to improve public health-related issues, including slum housing, in order to address increasing frequencies of disease and poor sanitation (e.g. The Public Health Act, 1848). Over the years, local authorities were granted more power to remove slum housing and build new housing for the low income working class (e.g. Torrens Act 1868; Cross Act 1875), but their impact was curtailed by financial constraint.

Approaching the end of the 19th century was the time when private benefactors began to emerge; an archetypal Victorian philanthropic movement was beginning to appear. People, such as Peabody, Guinness and Octavia Hill, who were alarmed and distressed by the poor living conditions of the working class, began to set up charitable trusts to try and provide finance for decent, rented housing (Harriott & Matthews, 1998). In the main, these failed as the quality of the accommodation being rented precipitated a market level rent, which meant that only the more skilled and thus higher paid workers could afford this. In this respect there are striking similarities to the current situation in today's SRS.

However, at this time developments in local government led to a realisation of their social responsibilities to a degree, and such acts as the creation of the London County Council in 1889 and the Housing of the Working Classes Act of 1890, meant that there were now two main forms of housing providers for the low income working class: local government and charitable organisations and trusts (Malpass, 2000). It is worth noting that in addition to these two models was the approach devised by Octavia Hill. This model was what today might be termed a 19th century 'third way', an approach to housing provision whereby the focus was on the improvement of management (Harriott & Matthews, 1998). This approach attempted to make "commercially run rental housing projects economically viable" (Harloe, 1995) via a strict management regime of policing the morals and behaviours of the working class tenants. In essence, it was a combination of housing management and social work, constituting a 'conservative radical approach' (Ravetz, 2001). Thus we can see that up to the end of the 19th century there existed the first growth of the voluntary sector which provided the basis for today's housing associations (Reeves, 1996).

Even with the emergence of publicly-funded housing, increasing local government housing powers and the growth of philanthropic enterprises, the positive effect on housing was minimal. This was predominantly due to the Victorian laissez-faire attitude, which purveyed the opinion that the state should not intervene in housing provision enterprise unless necessary. Housing provision was still seen as a largely private market, heralding similarities to the 1980s and the Thatcherite conservative policies towards housing almost a century later. Up to this point social housing did

not really exist and those charitable trusts and almshouse models were not addressing wider problems of public health and social justice. Even at this stage, it could be argued they were providing a niche market. For example, almshouses generally provided for the elderly, lepers and others with specific needs.

Up to 1918, though, the voluntary sector was still expanding (Malpass, 2000), as well as growing more diverse in nature and aiming at a wide range of groups within the population. Although this was positive in many ways, it did inevitably weaken the voluntary sector as a movement as they were so different in their specific aims and objectives and thus often acted independently of one another. As a result, they failed to form a strong cohesive movement to offer a viable challenge to the forthcoming expansion of the council housing sector provided by the catalyst of the 1919 Addison Act and the mass model housing policy orientation.

2.2.2 Interwar period

The interwar period is the period in social history in Britain which is widely seen as the foundations for the modern day model of social housing and a key period of development (Harloe, 1995; Harriott & Matthews, 1998; Malpass, 2000). The principal reasons for this arise from the implications for the sector which stemmed from the 1919 Housing (or Addison) Act.

Successive governments reluctantly began to address the need for genuine housing policies to increase affordable housing for the low income working class (Malpass, 2000). This is also the time when the growth of the LA housing market began to take off. Following the end of World War I, there were chronic housing shortages and council housing was seen by many as the most efficient way to respond to this crisis and provide homes for heroes (Orbach, 1977; Swenarton, 1981). Unknown at the time, this also served in producing tenure as a significant social division in the UK, as it is today (Ginsburg, 1999). It is at this stage that the state shifted from a position where the development of housing policies was characterised mainly by market forces and where public involvement in housing markets was rather weak and temporary, to a more active and interventionist role in the housing area.

It was under these specific post-war circumstances that Harloe (1995) hypothesises the first of two periods of 'mass' models of social housing emerged as the dominant mode of social housing provision, as opposed to the residual model which was the dominant policy orientation before the great war.

Harloe (1995) states in his thesis that the history and evolution of social housing can be understood in terms of two specific models: mass and residual, with one of the models dominating policy at different times under specific social, political and economic conditions, such as the circumstances following the First World War. As such, the mass model is more readily understood as a state level intervention response to social housing form arising from broader social, political and economic circumstances and particular housing market developments. The 'residual' model is defined as a period where there was/is a more 'top-down' proposal for state-subsidised provision of social housing reform, which results in a constant conflict between social idealism and justice and economic ideology, which in turn leads to cost-cutting, and those people that social housing is supposed to help in fact become more marginalised and residualised.

Therefore, the Addison Act of 1919, which was the first time the government not only encouraged local authorities to build houses, but also offered them significant subsidies as incentives to build, can be interpreted as the first emergence of the mass model of social housing reform. However, Harloe (1995) states that this period is short-lived, as illustrated by the demise of the first mass-building programmes for council housing, and would only return to the fore of government housing policy when social housing provision was an essential element in resolving wider social and economic crises, for example, after the Second World War (Section 2.2.3). Alternatively, one could argue from a slightly different perspective by saying that a short period after the end of World War One and into the thirties, marked the permanent emergence of Harloe's 'residual' model.

With regards to LA housing, the main justification for its development after 1919 was the provision of housing for general needs, but after 1930 it became focused on people displaced after slum clearance. The stigma of council housing probably dates from

this period: council estates were built in locations where they would not adversely affect the values of owner-occupied property.

Successive governments during this time saw council housing as the quickest and most efficient means of meeting this aim within the context of the new professional and bureaucratic organisation of government and local government brought around by the exigencies of the war (Harloe, 1995). As such, during the interwar period the number of HA dwellings was numerically insignificant compared to the mass building of the LA housing estates. This was perhaps surprising given that the 1919 Act gave local authorities the power to assist the voluntary sector in terms of financial subsidies and other financial assistance, and thus should have allowed more construction and a wider role to be played by the voluntary sector. However, in effect the opposite happened. In essence, HAs were seen as unable to tackle wider general housing-related problems, keeping them pigeonholed as niche market providers and as supplementary providers as opposed to legitimate alternative providers of housing.

Therefore, by the start of World War Two social housing, according to Harloe (1995), was left with three particular legacies. The first was the growth in state intervention in social housing, especially on a social and economic level which led to the mass model of social housing returning immediately after World War One. Secondly was the return to a residual model of policy development by the twenties and thirties and finally, was more integration of social housing into the bureaucratised structures of welfare policy, administration and professional housing management.

2.2.3 Post World War II to early sixties

The arrival of another world war had devastating effects on housing all across Europe and beyond (Harloe, 1995), and in terms of British housing, the fallout from the war was felt by all levels of society, moreover the actual state of British housing at this time was very bad indeed (Malpass, 2000) with the government facing the worst housing shortage of the 20th century (Holmans, 1987). This in turn led to the noticeable continuation of change in the trend of housing markets being mainly characterised by market forces. At this stage in Britain the government again began to take an active role in the housing area in order to fix the problem of chronic shortages in housing.

In this manner, it is the second time that the mass model of social housing as proposed by Harloe (1995) has re-emerged, previously having been replaced by the residual model throughout the late twenties and thirties. However, Boelhouwer and van der Heijden (1992) identify this period in a slightly different manner. They propose that this period was very much understood as a 'recovery' period where government intervention was due to the need to eliminate war damage and alleviate housing shortages, with these damages and constructions being funded by heavily state subsidised grants, although this view does still subscribe to Harloe's notion of mass provision.

It is well known that Britain at the end of WWII was nearly bankrupt and in a position where much of the housing of the major urban centres had been damaged or destroyed by aerial bombing and fire. Large-scale demolition and new building construction were required, and once again the local authorities were seen as the only organisations capable of providing the finance and the resources to complete this task, with housing associations being deemed of little value in such large-scale developments. Indeed it was Bevan who voiced the opinion that HAs were most effective on a small scale, reinforcing the view that their role should be as providers for those types of households that slipped through the council house net such as the disabled and elderly. He saw them as pioneers of new small-scale services which grew from not just the housing reform post war but also from the social and economic reforms which led to a new welfare system. Yet again HAs made little impact on the building process and were often only involved in perfunctory parts of the planning processes. This time was without a doubt the heyday of council housing (Malpass, 2000). However, by the 1950s the 'residualised' model was returning to British housing policy, with the principal forces shaping housing policy already moving away from principles of a welfare state back towards a more market-based system (Malpass, 2004).

However, this is a period in social housing history within which established accounts of its evolution and relationship to wider housing policy, welfare and circumstances is being questioned. In particular, Malpass (2003) suggests that existing accounts, such as those by Holmans (1987), Harloe (1995) and Boelhouwer & van der Heijden (1992) (among others), focus too much on the "achievement of housing in quantitative

terms” (Malpass, 2003: 604). In this manner, there is an argument that established accounts underplay and undervalue the interrelationship between housing and other key social policy areas, in favour of recognising the successes in new builds and solving the short-term problem of housing shortage. Although this is not the place for a more detailed analysis of these accounts and to follow through in detail the implications, it is worth acknowledging the relationship between changes in the welfare state and the evolution of social housing during this time and especially into the seventies.

To summarise the situation at this point, it is fair to say that the role of HAs were that of being marginalised on the edges of housing provision, being seen as providers for small-scale specialist housing and being tolerated rather than welcomed by successive governments, both Labour and Conservative. Social housing was still quite distinct as a sector by being classified into two very different sub-sectors; LA housing was dominant and still viewed as tenure for life, desirable and a *bona fide* alternative to the private market while HAs were still seen as niche providers and an unproven alternative. But with the start of the 1960s this was all about to change.

2.2.4 Early sixties to mid-seventies

The 1960s to 1970s is widely regarded (Harloe, 1995; Reeves, 1996; Harriott & Matthews, 1998; Malpass, 2000, Ravetz, 2000) as the start of the end for council housing and its dominant position and reputation in the housing market. Meanwhile, the HA sector was gaining greater recognition, leading to it becoming known as the UK’s “third arm” of housing. At the same time, owner occupation was on the increase and becoming more popular, helped by housing policies during this time. It was becoming more affordable for the average household and wasn’t solely the right and preserve of the upper classes. Boelhouwer & van der Heijden (1992) use the term ‘growing diversity’ to summarise this era, whilst, in comparison, Harloe interprets this as the rise and fall of social housing (Harloe, 1995, p352).

It was during this period that Malpass (2000) argues the government finally began to appreciate the role that HAs could play in terms of housing provision and a social welfare role within local communities. The HAs would still provide housing for those who required specialist housing such as elderly, mentally and physically disabled, but

now it was to widen its role to provide housing for a wider population that couldn't afford, or indeed wanted to enter, the OO market. They were no longer seen as mere stop gaps, but now as an important tenure in a balanced housing market.

In a wider capacity, HAs were now seen as key organisations in the response to the fallout from LA slum clearance and the resulting social problems being experienced. Furthermore, they became more proactive in helping the homeless and providing housing for the influx of immigrants in the 60s who were unable to afford rents in the PRS.

In this regard, the formation of The Housing Corporation in 1964 was very much a further stimulus for growth. This body was designed to encourage the development of housing societies, to regulate them more professionally and efficiently, and to facilitate the mergers of smaller HAs with the result in creating larger more effective HAs. As with the creation of SHELTER in 1966 and its focus on the homeless, this gave a further role for the growing HA sector to be involved in. All of this progress took place within a climate of more cordial relations with the state and local government who were struggling with the housing and social problems brought around by the end of the Second World War. The sixties finished with HAs on a rise and experiencing a newfound level of respect and participation within the housing market, and was fast being recognised as a key instrument for social equality within the social democratic welfare system that was trying to be brought in; however, this was destined to run into difficulties and problems by the start of the 1970s.

The 1970s meant a change in government and a change in the view of what sort of welfare system the UK should have. The Conservative government shifted from the social democratic welfare system based on the concept of universalism, with the aim of providing a non-layered one-nation welfare state with high standards for everyone, to a more neo-liberal regime, where the aim wasn't universalism but a more economically pragmatic system based on meeting the minimum required standards for everyone, where the lower income classes were disadvantaged and stigmatised through means-testing and benefits etc.

In this system, owner occupation was seen as the dominant tenure and a more laissez-faire approach was applied in all areas, especially with regards to economic, labour and housing markets and degrees of state intervention (Esping-Andersen, 1990).

This ideological shift meant very practical changes and repercussions in the social rented sector. With the new Conservative government promoting owner occupation, the SRS suffered a loss of government subsidies which had in turn the knock-on effect of forcing mergers of smaller HAs, and also created a situation where large-scale builds and developments were no longer financially viable as such smaller developments and redevelopment of existing and troubled areas, as prescribed in the 1974 Housing Act.

With this Act, HAs entered a new era. Major new HAs were established to act as the 'third arm' of the housing market. These new directives and reductions in funding made life difficult for many in the SRS, not just the HAs. There was continued dissatisfaction with LA housing and its role, and fast emerging was the mindset of owner occupation and the belief in the need for more choice within the rented sectors. By the mid 70s the Housing Corporation had increased in importance and had introduced new financial and regulatory regimes to make the sector more efficient and answerable, plus it would be the main promoter of the sector.

2.2.5 Mid-seventies to early nineties

However, the development and rise in status and profile of HA housing experienced during the sixties and early seventies was about to come to an end. It was a period which Boelhouwer & van der Heijden (1992), in their thesis, termed 'new realities for housing' and summarised this period as being caused by changes in wider economic contexts. They surmise that beliefs concerning the role of the state in housing provision across Europe, or at least Northern and Western Europe, began to change and this resulted in a reduction in public expenditure. In general, housing became more market-orientated, competitive and opened up to economic pressures. This is also the time when the most substantial changes in social housing occurred.

This thinking is consistent with the body of literature which emerged during the seventies that suggested and examined the idea that housing was changing

dramatically in a way which further moved away from established welfare state principles; a key example of this is the emergence of the Right to Buy (RTB) policy of the Thatcher government. This in turn led to fears that the public housing sector would become, what Murie termed, a 'residual welfare council sector' (Murie, 1977: 49) or, as Harloe suggested, "an ambulance service" (Harloe, 1978).

The mid to late 70s consisted of a slowdown and falling back of the progress made by the sector, although new grants were handed out by the Housing Corporation to try and replace the government subsidies, this money was not enough to keep up the good work being achieved by the HA sector throughout the 60s, and by the end of the decade the SRS was once again on a downward trend with the HA sector again being forced in many ways to play second fiddle to the LAs that they were working in. By this stage the wider role of HAs was established and they continued to work in rundown areas, housing the elderly, disabled and immigrants. But without doubt their growth had been checked by government interventions and a major ideological shift, and throughout the late 70s and 80s this was only going to get worse.

By the late seventies, Margaret Thatcher was in power and along with her appointment came a raft of public expenditure and welfare service cutbacks. The first casualty was the LA sector about which the Thatcher government was openly hostile, with the 1980 Housing Act accusing the sector of "benign neglect" (Langstaff, 1992: 32) and instigating a system where council tenants could buy their council properties at rates below market value. This was the Right to Buy (RTB) scheme and in many ways started the final throes of the LA sector as a dominant force in providing new affordable housing.

At the same time, the quasi-governmental Housing Corporation was given greater power and control over HAs and even promoted home ownership, as the Thatcher government sought to increase the market-orientated OO sector to reduce the financial burden on the government. On a positive note, for HAs it meant that they became more inventive in procuring private finance to fund new builds and redevelopments, and in many ways allowed them to gain ground within the SRS.

By the late eighties, the conservative Thatcherite government had already gone a long way in systematically reducing the dominance of the LA sector. The 1988 Housing Act spelled out its main objective of making the HA/RSL sector more than just a junior partner in the SRS to becoming the main vehicle for the break-up of the LA sector and thereby becoming the main provider of social housing.

In conclusion to this period, it is useful to follow Boelhouwer & van der Heijden's synopsis of this era. The changes noted in this section were brought around by economic recession in the second half of the 1970s. This in turn led to cuts in public expenditure, of which social housing was hit particularly hard and a trend towards more central government (King, 1987) with a wider state disengagement formed the social rented sector. This led to a decline in social housing investment which, coupled with the privatisation of social housing through the RTB, caused the share of social housing in the total housing stock to be reduced.

As a consequence of these processes, firstly, social housing became gradually increasingly targeted at narrower sections of society, i.e. those on the margins who could not afford the RTB, or were members of ethnic minorities, elderly and handicapped, single-parent households and so on (Harloe, 1995, p367). Secondly, the number of better-off tenants leaving the sector increased as rents rose and government support was focused on the poorest households. Thirdly, the contrasts between those tenants who had moved into the sector during better periods, who were more socially mixed, and those poorer, more marginalised tenants who were entering the sector, led to greater internal differentiation, with the older tenants possessing the better properties and being segregated from the new tenants, who were placed in more troubled areas and estates. Fourthly, this internal differentiation was exacerbated by the decline in the supply of new social housing, a situation not aided by the growing trend of privatisation (RTB) and early days of stock transfers. Finally, all these trends have led to social housing organisations, and especially HAs and tenants, having less say on the policy and politics of housing.

2.2.6 Contemporary social housing

The developments indicated throughout the previous sections, in particular those of the previous twenty years, still seem to be occurring in contemporary social housing. The narrowing of social housing together with the continuing market orientation of the government housing policy has brought about social and spatial polarisation and segregation, which in turn have allowed the sector to become more stigmatised (Boelhouwer & van der Heijden (1992)), or instead, as Priemus & Dieleman state, “tenure segmentation by income, with an increase in the number of low-income households in the social rented sector, seems to occur everywhere” (2002: 195).

There is still the general trend of the HA/RSL sector growing in size through new development whilst the LA sector visibly shrinks owing to Right To Buy and demolition (MacLennan & More, 2001; Dataspring, 2003a). This trend is accompanied by stock transfers (Cynulliad Cenedlaethol Cymru, 2003; Housing Corporation, 2003; Pawson & Fancy, 2003), mergers of HAs, diversification in roles and consolidation of community bases (Mullins & Riseborough, 1997), and more proactive roles in issues of regeneration and estate management (Bacon & Davis, 1996).

However, it would be fair to say that all these trends occur from the supply side of social housing; they are all attempts made by the social housing community and the state to try and stem the trends of residualisation and degradation of the social rented sector. Despite this continued growth in size and role of the sector, aided, again, by the decline of the local government role in supplying (council) housing and its subsequent strategic redeployment as ‘enablers’, for example, the 1995 White Paper attempted to ensure that low income households would be able to afford a decent home by means of subsidies to their landlords in an attempt to keep SRS rents below that of market level, as by this stage they were rising to market levels.

By the time 1997 arrived and with it the return of a Labour government, the SRS was in a very poor state, at least the council housing side of the sector was. It was certainly seen as a tenure of last resort and was experiencing chronic social and housing problems related to residualisation (in particular on large estates, Dixon & Power,

1995; Power, 1995; Smith, 1997) (Forrest, 1983; Malpass & Murie, 1994; Cole & Furbey, 1994; Lee, 1999), low demand and high rates of unsatisfactory dwellings (Dwelly, 1999; JRF, 1999; Keenan et al., 1999; Bramley, 2000).

The new Labour government offered the floundering LA sector a lifeline by recognising the role it still had to play in the social rented sector, this time not as the sole or principal partner, but more in conjunction with other forms of social housing provision such as the HA sector. It was felt that this sector could still offer a viable alternative to households in terms of choice of landlord, choice of tenure, and allowing greater tenant involvement in the day-to-day running of estates (Balchin & Roden, 2002).

Furthermore, a key concept growing within the SRS is that of 'choice'. The government is desperate to show that the SRS is not just a viable alternative to other tenures, but also that within the sector there is a multitude of choice with regards to dwellings and providers. Cynically, one could say that this idea of choice is a way of trying to slip in a market-orientated approach and perspective through the back door, but with some HAs particularly looking to assume more commercially-orientated roles with market renting a distinct possibility, this may become very much the way forward for HAs, in particular (Best, 1997; Mullins & Riseborough, 1997).

However, today the social rented sector is operating within an entirely different and changing demographic and socio-economic environment than in the past, which is changing the demands made on social housing providers (Cole et al., 1999b; Nevin et al., 2001; Lee & Nevin, 2002).

The change in household formation is a key trend which affects the demand for social housing. It is well documented that there has been a solid growth in the number of one-person households, levels of divorce and separation, lower child fertility rates, to name a few trends, which can have an effect on the demand of tenants and households in the social rented market (Rose et al., 1994; Hall & White, 1995; Champion et al., 1996; Coleman, 1996; McRae, 1999; Ogden & Hall, 2000; Pinnelli et al., 2001; Raley, 2001; Hall & Ogden, 2003; Wagstaff, 2003). Social housing providers today must demonstrate an ability to adapt their policies and practices to these changes in

their tenant stock and meet the resulting need for change in their dwelling stock. These trends and their affects on the SRS are examined more fully in Section 2.3.

In summary, however, one could say that today's SRS is currently in a flux and is trying to combat years of stigmatisation and residualisation in a housing market where OO is still the aspired tenure for the majority, and where this aspiration is being aided more and more by the progress of low-cost home ownership and shared ownership schemes, and the more available credit from new mortgage and credit companies.

The demise of the LA sector continues with the help of Large Scale Voluntary Stock Transfers (LSVTs), and the growth of the HA sector within the SRS is continuing but within the context of a shrinking SRS (Dataspring, 2003a). But also, the SRS, in general, is shrinking in total numbers and losing more prospective tenants than ever to the other principal tenures.

2.2.7 Summary

What this section has endeavoured to do is briefly outline the history of the SRS with a primary focus on the evolution of the HA/RSL sector. It has not been the intention to offer an in-depth historical review of the sector and its constituent parts, as this is out with the purview of this thesis and has been reviewed in great detail by other authors (Cole & Furbey, 1994; Harloe, 1995; Harriott & Matthews, 1998; Malpass, 2000, 2003; Ravetz, 2001). What can be clearly seen is that the social rented sector has been historically viewed with a bias towards the LA sector's role as the dominant provider of affordable housing to the masses. Furthermore, up until ten years ago or so, this was still the case.

Today, with the shift in balance of power within the sector moving towards the HA/RSL sector, a new degree of diversification on roles, funding and partnerships demonstrate the sector is attempting to evolve to meet its changing housing demand. An extremely important role that the sector is going to play as the number of households increase over the next twenty years by 3 million, with approximately a quarter of these households unable to afford the full costs of their accommodation (Housing Corporation, 2004), means that the SRS has a difficult time ahead in

meeting the challenge of this population increase and also coping with the transitional element of the tenure (Priemus, 2001), which highlights the sector's role now as a stepping-stone to owner occupation or, indeed, to the private rented sector. The following section begins to examine the recent population trends in England and its effects on the SRS within the wider context of the second demographic transition.

2.3 Household trends in English housing

The purpose of this section is to examine the current household trends within English housing with a specific focus on the SRS. In the last quarter of a century there have been a number of changes in the trends and patterns of English (and indeed European) households which have had an effect on the task faced by social housing providers. Changes in housing demand and needs have been brought about by the demographic, social and economic changes. Underlying the latter are shifts in societal attitudes, aspirations and the way in which people live their lives. A new sense of individualism and non-traditional modes of household behaviour are prevalent, illustrated well by the increase in the number of single-person households (Hall, 1997, 2003; Champion, 1992, 2001; Faessen, 2002) and by the rise in social polarisation (Hamnett, 1994; Hall & White, 1995; Anderson & Sim, 2000). Associated problems of residualisation, stigmatisation and exclusion have come to the fore, though in varying degrees dependent on which area of the country is being considered (Lee & Murie, 1997; Somerville, 1998; Burrows, 1999; Hunter & Nixon, 1999; Lee & Murie, 1999; Dorling & Rees, 2003).

The section begins by describing the changing demographic context and goes on to show how this is altering the composition of the stock of households that form the demand side of the housing market (King et al., 2001). It shows that these changes in demographic profile and household behaviour are more widely reflective of social changes as well as political and economic forces (Hall & White, 1995) affecting an average individual's life course and subsequent housing career. The subsequent section examines the causal role that the second demographic transition has played in these changes.

2.3.1 Wider demographic context - 2nd demographic transition

In this work, the second demographic transition is suggested as being an underlying and important concept in shaping an understanding of what role exiting tenants believe social housing has played in their housing career and their wider life course. It is argued that the changes in demographic and social behaviour associated with the second demographic transition, both the cause and effect, impacted on the demands being made on social housing. As a result of these trends many SRS providers were unable to meet the demands of new and diverse households or compete with the consumerist aspiration of home ownership. However, to begin, it is important to examine the traditionally acknowledged demographic regime in order to elucidate and contextualise current trends and patterns in the social housing market.

Europe, for the last few centuries, has been the dominant leader in the large demographic changes that have occurred globally, and now many commentators suggest that Europe is at the beginning of a new demographic transition (van de Kaa, 1987; Faus-Pujol, 1995; Champion, 1999).

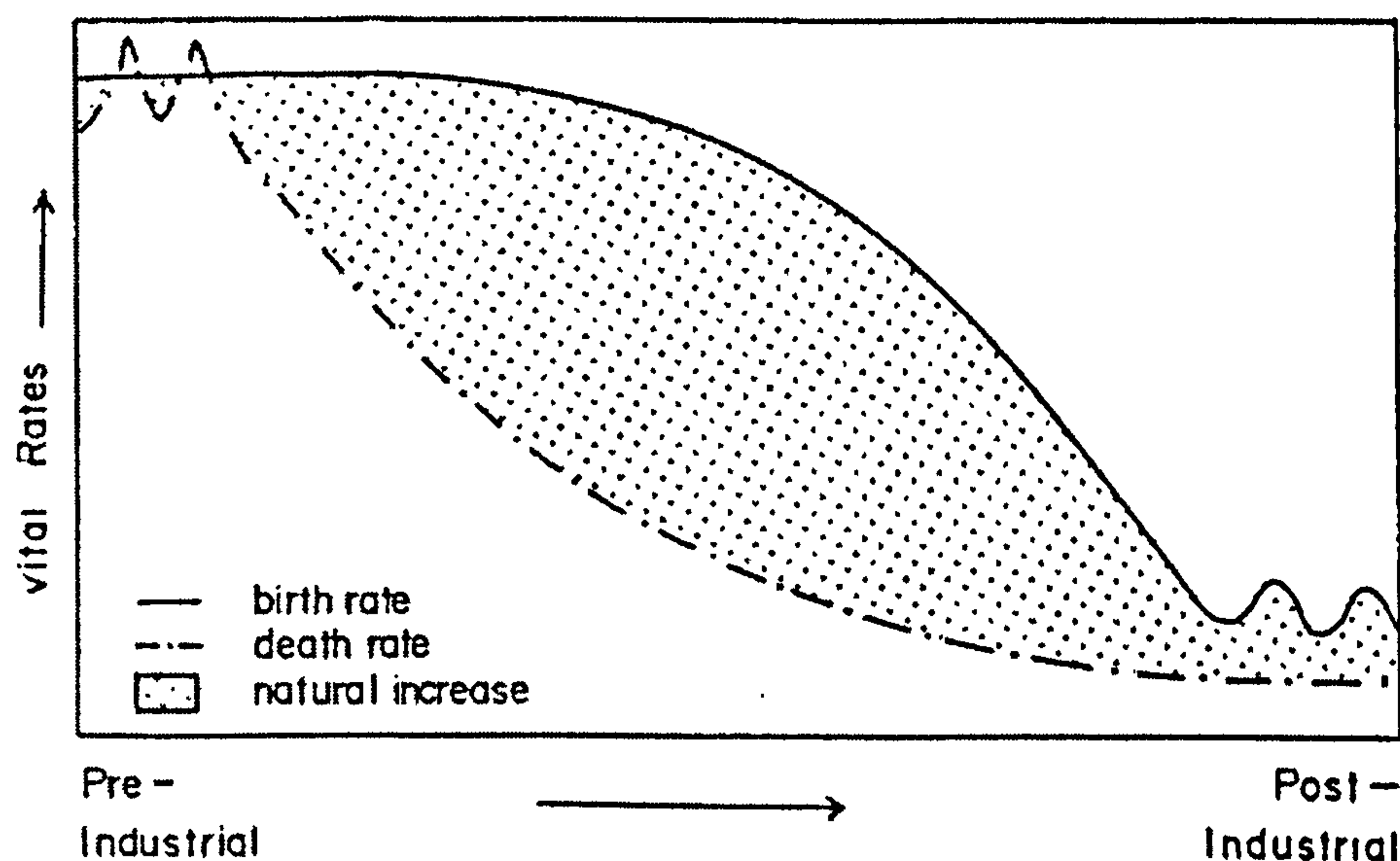
In laymen terms, the SDT thesis consists of two principal elements, which are held to be intimately connected with the establishment of low fertility rates in the developed world and, as such, its underlying demographic basis and starting point. Firstly, on a macro level it suggests that there has been a radical change in demographic trends which have slowly been occurring since the 1960s, and places them in contrast to those trends experienced in the first half of the 20th century, which fit into the standard demographic transition theory. Secondly, there has been a change in the underlying causes of demographic change; these points are elaborated on in the 'subsequent section. Beforehand, however, it is prudent to have a general understanding of what the first demographic theory entailed.

The First Demographic Transition (FDT) (see Figure 1) is a generalisation of the changing rates of mortality and fertility in developed countries from the 18th century onwards. It postulates that a specific pattern of demographic change is associated with evolution from a predominantly agrarian, rural and literate society to a more urban, industrial, materialistic and illiterate one (Jones, 1990). The general pattern of

this evolution is characterised by the increase in life expectancy and reduction in fertility.

According to van de Kaa (1987), the First Demographic Transition (FDT) was characterised by altruism, in particular concerns for family and offspring, and led indirectly to industrialisation, urbanisation and secularisation. This is in stark contrast to the second transition where the trend is more egoistic and concentrated on the individual and his/her position in the dynamic post-industrial or, as argued by Inglehart (1990), post-materialistic society that we now live in. Lesthaeghe (1995) identified a distinct set of changes over time which indicate distinct stages of SDT evolution, much the same way in which the FDT was identifiable by distinct changes of progress.

Figure 1: The standard demographic transition



Source: Jones (1990)

With regards to a time frame for the development of the second demographic transition, Lesthaeghe (1995) characterises it as occurring in three distinct phases and having specific demographic trends. Firstly, up until 1970 there was an acceleration in divorce rates, the baby boom from post World War Two ended and, as such, there was a sharp decline in fertility rates, most likely expedited by the introduction of the pill as a primary means of contraception. In a second phase, between 1970 and roughly 1985, an increase in cohabitation before marriage occurred and as a result an increase

in the proportion of children born outside of wedlock. Finally, the last stage runs from 1985 onwards and is typified by high stable rates of divorce, a salient increase in pre- and post- marital cohabitation, an increase in the number of single-parent families, which were predominantly headed by females, and an increase in the number of one-person households. This brings us to the present day and the current demographic and socio-anthropological trends that van de Kaa and Lesthaeghe believe to be a justification for the existence and need of a new demographic theory.

Therefore, in sum, one can say that the main differences in population trend changes are slow national population growth (sometimes decline), a higher life expectancy, considerably lower fertility rates, increasing rates of cohabitation over marriage, rising levels of relationship breakdowns, and a surging net immigration and faltering net migration to the larger metropolitan areas (Hall & White, 1995; Champion, 1999). Most importantly, with regards to the SDT and this research, is that alongside and partly linked to these changes are the ageing of the population, the growth of ethnic diversity, reduction of average household size, decrease in number of nuclear household units and a rise in more non-traditional household types and, most fundamentally, a socio-anthropological shift in values from altruistic attitudes to more individualistically driven modes of behaviour. However, these trends and the encompassing new demographic regime are not widely accepted.

Critiquing the SDT: the positives

As indicated previously, SDT is a model still currently being debated amongst population-related academics as to the merits of its actual existence (van de Kaa, 1987; Cliquet, 1991). In this case there are two principal schools of thought (the first discussed in this section and the second in the following section); firstly, those acknowledging the existence of the second demographic transition and its important effect in contemporary society throughout all structural (demographic, societal, political, economic, gender structures, to name some of the more apparent effects) and individual levels (van de Kaa, 1987; Lesthaeghe, 1995). From this position the Second Demographic Transition or SDT entails two primary perspectives. One is macro-level societal change that emphasises the importance of ideational changes, namely a move from altruistic attitudes to self-fulfilling or individually driven ones, in creating

certain demographic behaviours such as those identified later on in this section, i.e. increase in single-person households and other non-traditional household forms, increased rates of cohabitation, high prevalence of non-marital fertility, although this was being delayed until later in the life course, and high rates of union disruption.

The second perspective of the van de Kaa & Lesthaeghe thesis focuses on the micro-level diffusion of the SDT theory. This is the level used most in the context of this research. This perspective focuses on the importance of subjective evaluations (especially, of values and experiences) in shaping differential family and other demographically, politically, economically and socially related behaviours within societies. At this juncture it is important to note that, as with all structure-agency dualisms, the micro-level diffusion of SDT is, of course, connected to the macro-level developmental idea of SDT.

However, the micro-level scale of analysis has a more general applicability than the macro-level analysis, which has confirmed many of the demographic behaviour patterns characterising the SDT, via numerous empirical studies in Western countries (Coleman, 2003). The downside of this, as with all generalisations, is that this can result in providing false positives in terms of indicating a higher proportion of a population demonstrating less traditional and more individually driven values than exhibited before the sixties, thus, implying that more people actually behave in different manners reflective of this new egoist drive. This may not be the case and, thus, is not a definitive correlation between changes in values and a resulting change in behaviour; these may furthermore vary with different people across different contexts, especially regionally. However, in the context of this research it is well suited due to the decreasing scales of analyses used and with the final examinations and conclusions being drawn on a more subjective and micro level. Moreover, its accuracy in explaining patterns in NW Europe and illustrating the evolution of a demographic regime over the past 30-40 years is immensely valuable.

Critiquing the SDT: the negatives

As suggested earlier, the concept of the SDT, despite its wide-ranging appeal in population terms is open to many criticisms, many of which were first raised by Cliquet's (1991) seminal critique. Cliquet concluded that the "salient shifts in

relational and reproductive behaviour...since or around the mid sixties should be characterised as a second demographic transition distinguished fundamentally from the first transition, must be answered negatively” (Cliquet, 1991, p72). He is among a number of commentators who criticise and challenge not just the wide-ranging adoption of the SDT as a new demographic theory, but also the merits of its existence at all. Outlined, subsequently, are some the criticisms of the SDT. More in-depth critiques can be found in the bibliography.

The first critique of the SDT is that it is not in fact a second transition; in fact many argue (Coale, 1973; Musham, 1979; Cliquet, 1991) that this may be the fifth or sixth demographic transition if one follows van de Kaa & Lesthaeghe’s thinking, so it is in fact a ‘secondary’ transition. This was argued by indicating that some of the trends said to be underpinning the SDT, such as individualisation and declining marriage rates, are not without precedents in previous centuries throughout Western Europe. Furthermore, it is stated that they have been continuous processes from as early as the 16th century and, as such, are merely continuations of the FDT.

Secondly, it is argued that the SDT is not in fact a demographic model in the true sense of the word. In fact it has little or nothing to say or add in terms of explaining “biological phenomena of birth and death, the factors that determine their pattern and trend and thereby structure, growth and composition of populations with their various consequences” (Coleman, 2003: 13). Instead, the SDT is more focused on changes in trends related to lifestyle and sexual behaviour, the alternatives to marriage and morals held by these individuals. From this point of view one could argue that it is really a micro-level socio-anthropological model outlining ‘current’ trends in the developed world.

Thirdly, unlike the FDT, which was a series of progressive demographic evolutions, the SDT is argued to be transient and cyclical, influenced largely by economic progress through the mid 20th century to present day. The critics argue that the transient nature of SDT is demonstrated in its inherent regional heterogeneity amongst marriage rates, child birth and other forms of behaviour cited as representing the SDT.

Fourthly, can modern economies afford the long-term costs of SDT whilst also sustaining an ageing population? In the case of the UK, the costs of family breakdown and resulting pressures on the welfare system, with Holmans et al. (1987) stating that divorce and family breakdown produce three households for every pre-existing two and that relationship breakdown is the largest flow out of OO into SRS, range from £4 billion per annum to £10 billion per annum. With these figures in mind, does the SDT's underlying ideology of individualistic drive towards self-fulfilment and self-realisation actually mean that, economically, the concept of the SDT is time limited due to its fiscal in sustainability?

Fifthly, many argue that the association of altruism and individualistic drive with the first and second transitions, respectively, is too simplistic. In particular, critics argue that van de Kaa's thesis assumes a relationship between low fertility rates and the onset of more individualistic driven values, whilst failing to take into account broader historical-demographic and economic circumstances.

From the arguments above one can see that there are substantive cases for and against the existence of a second demographic transition. As already stated, this work draws on the micro-level analysis and behavioural observations made by the SDT whilst also placing these within the context of some of the macro-level population trends. Having said this, work also highlights some of the macro-level trends specifically related to population composition, associated with the SDT.

With regards specifically to population composition, SDT is characterised by three principal trends, namely, population ageing, increasing ethnic and/or racial diversity and the growing presence and variety of non-traditional households (Champion, 1999). This study deals in varying degrees with the changes in population age and household forms but does not interact with the trend of increased ethnic and racial diversity. This is solely because the sample population used in this study is too small for already small groups to be identified amongst mover types in the SEH and BHPS, let alone in the HA case study and in-depth interviews.

2.3.1 (i) Population ageing & non-traditional households

In many ways at least two of these three trends will have significant impacts on the provision of social housing and the types of households and individuals that are catered for. First of all, the trend of population ageing is significant as many estimate that by 2025 20% of Europe's population will be aged 65 or over (van de Kaa, 1987; Warnes, 1993; Grundy, 1996, 1999). This will be reflected in a shift of the average age of a household (in England at least) from 25-34 years old, as it was in 1991, to 55-64 by 2021, while the majority of growth will be in households where a head of household is aged 55 years plus (Housing Corporation, 2004).

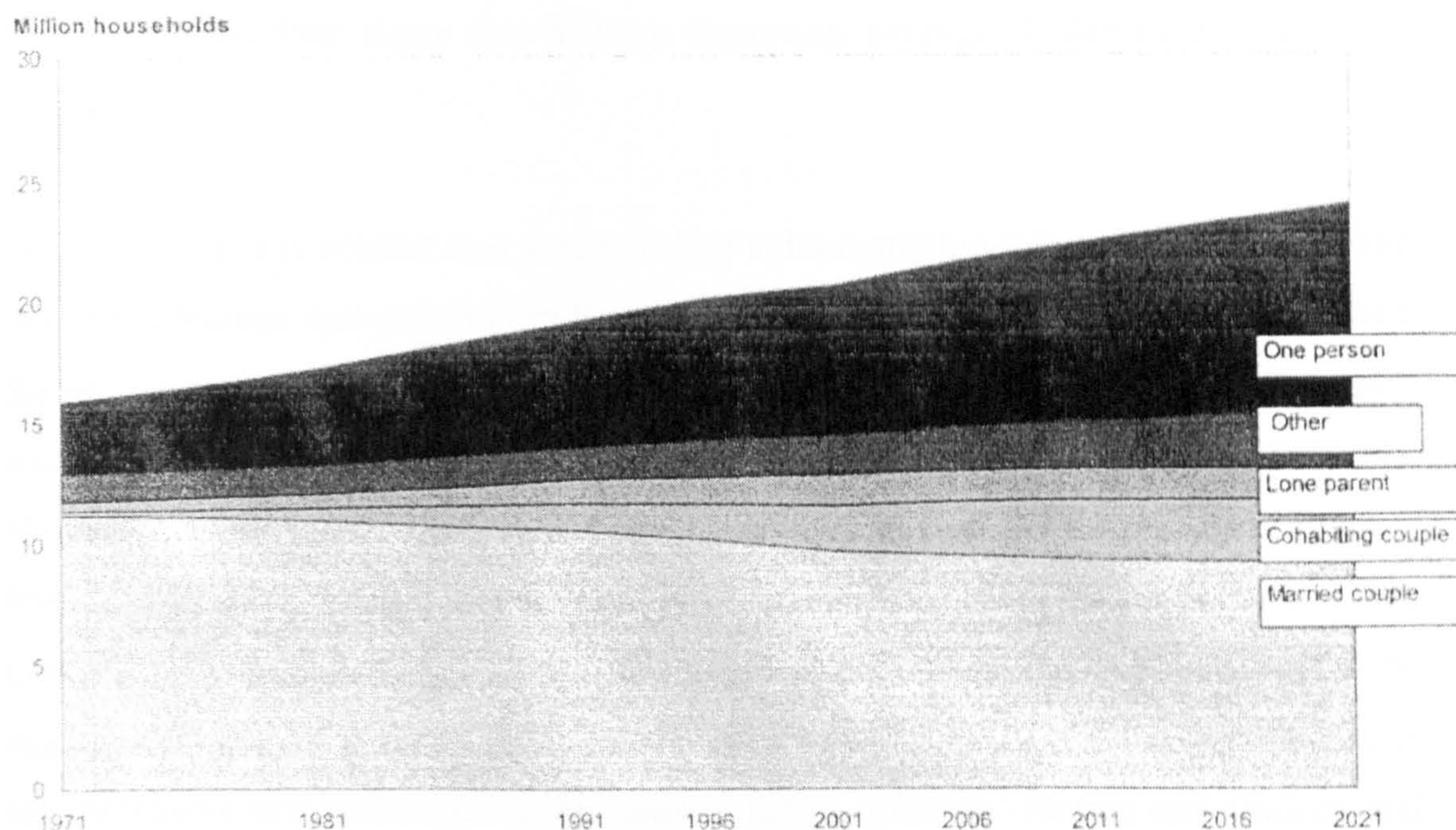
This shift will be in tandem with the other significant demographic changes regarding non-traditional household types; most significant will be the increase in single-person households. Already across Europe, by 1995 this was twice the level of 1960, i.e. by 1995 this accounted for approximately one quarter of all EU¹ households (CEC, 1996; Champion, 1999). Further change relevant to social housing in England is the increase in the percentage of single-parent households as a share of all households, more than doubling to 16% between 1960 and 1995 (Champion, 1999) - see Figure 2. This is in contrast to the decline of the traditional nuclear family, which shrunk to just over a third during this time.

These basic statistics cover several other significant features of household change which form part of the second demographic transition. One such feature is a trend towards less stable households; for example, the trend in households being formed of 'nestleavers', perhaps during their time in higher education (Kenyon, 1999a) or immediately afterwards. Ermisch et al. (1995) indicate that in wider leaving home patterns discerned from the first three waves of the BHPS, 15% of men and 17.3% of women left the parental home for higher education purposes. Therefore, it is natural to assume that during their time in higher education there are possibly many household formations, dissolutions and changes as these young people adjust to changing social circles. Further to this argument, it is more common nowadays than in previous years, for young people to leave the parental home for employment reasons or simply for more autonomy (Ainley, 1991; Clark & Mulder, 2000; Mulder

¹ EU refers to the 15 EU nations in 1995.

& Clark, 2000; Mulder, 2003). However, as the next section illustrates, these trends can be closely associated to wider changes in social and demographic behaviour such as changing marriage rates and patterns.

Figure 2: Number of types of households across time in England



Source: ODPM Live tables, 2004

2.3.1 (ii) Changes in social patterns and behaviour

These trends are coupled with the instability of marital relationships, which is now regarded as normal. Associated with this are lower rates of marriage and rising age of marriage. In fact, what one can see is that marriage no longer constitutes a distinct event in a life course or a distinctive marker in household formation (Hall, 1995). Further evidence is provided by the rise in divorce (Burch & Matthews, 1987; Clark, 1987; DETR, 2000), which averages about 1 in 3 marriages across Northern and Western Europe (CoE, 1996). This has led the way to more 'alternative' lifestyles and household forms. In particular, there has been a clear shift towards cohabitation before and in many cases instead of marriage (Pinnelli et al., 2001), resulting in more incidences of household/partnership dissolution (Wilcox, 1990; Hall, 1995; Kiernan, 1996; Champion, 1999; DETR, 2000).

Another form of change in social behaviour has been the rising age in bearing the first child. This has changed from it previously being sought after in the early to mid-twenties to nowadays often being postponed until couples are in their late twenties or even thirties (van de Kaa, 1987). At the same time, it should be noted that Britain has among the highest rates of teenage pregnancy and motherhood (mostly illegitimate) in Europe, almost four times the Western European average (Coleman & Chandola, 1999).

In conclusion, it is evident that something of a demographic reformation has occurred in most of Europe and certainly in Britain over the last thirty years. It has been dubbed the second demographic transition and has been underpinned by “the growth of new social norms linked to individualism and female emancipation” (Champion, 1999: 4). However, what is also evident is that one cannot discuss the second demographic transition in demographic terms alone (see van de Kaa, 1987; Hall & White, 1995; Coleman, 1996; Champion, 1999). The degree to which household changes can be explained in wholly demographic terms is somewhat limited. Of equal significance is the increasing importance given by households to ‘lifestyle’ factors and choices and how these interact with wider structures such as the housing and labour markets.

2.3.1 (iii) Impact on social housing and its role

The emergence of the second demographic transition has prompted a number of questions with regards to the social housing sector, not all of which are the focus of this research. Firstly, what impact does this have on people’s housing needs, demands and aspirations? How is the growth of non-typical household types, associated with a decline in marriage rates and a move away from what many would term ‘traditional lifestyles’, feeding through in terms of the demands placed on social housing? Are the different household types demanding more choice and do they have different housing needs?

These changes need to be related to wider changes in social behaviour where a move from the altruistic past to a more individually orientated present and future (in conjunction with many government policies) has led to an increase in the demand and aspiration to home ownership. The greater fluidity is illustrated by Ermisch et al.

(1995) who showed that nearly one-third of those people entering social housing as their first tenure (i.e. after leaving their parental home) had left the sector to enter owner occupation by the age of thirty three.

Furthermore, the increasing rates of relationship formation and fission have led to a situation where a new partner relationship can have a dramatic effect on tenure change. Given that there is a higher proportion of cohabiting couples than married couples in social housing, this impacts more markedly on social housing tenancies (DETR, 2000). As shown by Ermisch et al. (1995), the rate of tenure change post-relationship formation more than triples across the population as a whole and is even higher for social housing tenants. Thus, one can infer that across the population, relationship fission could lead to more tenants leaving the sector or, conversely, returning to it from the owner-occupied sector or PRS. Indeed, it is estimated that divorce alone produced an additional 37,000 SRS tenancies per annum in the early 1990s (DETR, 2000).

Not surprisingly, all these changes are altering people's views on the role of social housing.

It is clear that people's life courses are becoming more fragmented and thus it can be expected that their demand for housing will change. Even though the life course takes place within structural parameters, such as "the availability of employment, the housing market cultural norms and the application of state policy" (Boyle, Halfacree & Robinson, 1998, p127), there is still a degree of free will and choice in how an individual leads their life.

With this in mind, one can expect there to be changes in the demands for types of housing, perhaps at more irregular and less predictable times of an individual's life than was previously set out within the life cycle concept (Rossi, 1955). In other words, is social housing now seen as mainly a way of meeting individual's or household's short term housing needs rather than a tenure for life?

As an associated affect of the second demographic transition, individualism and the increasing importance of individual welfare in society has made social housing very

much a transitional tenure (Priemus, 2001) – a stepping-stone to something better. On this basis it is important to ask what role social housing has played in the lives of those who have passed through the sector.

2.3.1 (iv) Summary

In summary, the main trends associated with the second demographic transition have potentially important consequences for the SRS and for answering the research questions outlined in Chapter 1. The effects of the SDT are manifest in changing types of household types applying for accommodation, an increase in single-person and lone-parent households and more non-traditional household types, and an increase in shorter tenancies (in general) amongst those entering the sector, and possibly more re-housing or exiting of individuals who have had a relationship breakdown. More challenging still will be the increasing view that the sector is a transitional tenure acting as a stop gap borne out of necessity rather than choice. Furthermore, from these trends one can infer that any time spent in the sector will be subjective and relative to the individuals concerned.

Therefore, whether or not one subscribes to the notion of a ‘second demographic transition’, it is undeniable, as demonstrated, that the demographic and social regime of contemporary Britain is very different from the past. The implications of the SDT in this research are important, as it best encompasses the changes in the balance between different household types. These changes form one of the most conspicuous outcomes of the SDT and affect the trends in household and tenant profiles for social housing providers. Also, changes in societal attitudes from traditional family-orientated altruism to new social norms linked to individualism and female emancipation, are affecting the manner in which people perceive their housing career and its role in their wider life course, therefore, naturally having an affect on the manner in which exiters perceive their time in social housing.

All this suggests two ways of providing better intelligence for housing providers, now and in the future. Firstly, it reiterates the wider importance of having household projections as the main basis for national assessments of the need for social housing provision and what demographic and social groups it is serving (Bramley, 1997).

Secondly, it is important to understand better the types of housing arrangements that different types of people/households have at different stages of their lives, including the role of each tenure. The next section reviews the changing role played by the main sectors in terms of the types of people and households they accommodate.

2.3.2 Household structure across tenures

This section briefly outlines the current household structure trends across the three principal tenures. This further contextualises the current demographic regime within which tenants and social housing providers interact. It will also demonstrate in a more empirical manner some of the trends and patterns which characterise the second demographic transition. However, first of all, a basic overview of the market share and numbers involved is made for each of the three main tenures.

The current housing market share is illustrated in Table 1. Across England the dominant tenure is that of Owner Occupation (OO). This accounts for a little over two-thirds of the market. The Social Rented Sector (SRS) is currently the second largest tenure, which is unsurprising given the large (albeit declining) council house stock that accounts for 19% of the stock, as outlined in Chapter 1. The final 13% is made up of the private rented sector (PRS) (Dataspring, 2003a). According to Dataspring (2003b), the HA/RSL sector is growing in size in 96% of English districts. Moreover, its importance within social housing has been increasing as a result of the contraction of the LA sector due to Right to Buy (RTB), Large Scale Voluntary Transfers (LSVTs) and the general change of the LAs from providers of social housing to enablers.

Table 1: Dwellings by tenure at regional and national levels

| Region | Owner occupied | Shared ownership | Private rented sector | Social rented sector (LA) | Social rented sector (HA) | Total |
|--------------------------|----------------|------------------|-----------------------|---------------------------|---------------------------|--------|
| London | 56 | 1 | 17 | 17 | 9 | 100 |
| South East | 73 | 1 | 12 | 7 | 7 | 100 |
| South West | 72 | 1 | 13 | 8 | 6 | 100 |
| East Midlands | 72 | 1 | 10 | 14 | 4 | 100 |
| Eastern | 72 | 1 | 11 | 12 | 5 | 100 |
| West Midlands | 69 | 1 | 10 | 14 | 6 | 100 |
| Yorkshire and Humberside | 67 | 0 | 11 | 17 | 4 | 100 |
| North East | 63 | 0 | 9 | 22 | 5 | 100 |
| North West | 69 | 1 | 11 | 14 | 7 | 100 |
| England (average) | 68 | 1 | 12 | 13 | 6 | 100 |
| England (thousands) | 13,921 | 134 | 2,456 | 2,703 | 1,238 | 20,452 |

Source: Tenure 2001 table, Census data 2001 from the National Statistics Web Site

2.3.2 (i) Household structure across the three main tenures

Table 2 shows the composition of the three main tenures by household type. In this section, the SRS and PRS are compared to the OO merely because the OO is the most prominent sector and as such is used as the control tenure. The OO sector is heavily characterised by unions, with over two-thirds of households being classified as couples, whether they be married or cohabiting. What is interesting to note is the high percentage of couples *without* dependent children (41%). This can be explained by the fact that the ODPM used the presence of ‘dependent’ children (i.e. under the age of 16 years old) as the main classification tool, moreover, home owners tended to be slightly older, often aged 30 years plus so it is conceivable many of their offspring have since matured and left the parental home, or are aged 16 years or over.

Of further note is that the OO sector has the lowest percentage of lone parents (with dependent children), with just 3% of total OO households compared to 17% in the SRS and 9% in the PRS. Once again, this is unsurprising as those households in OO do tend to be more stable than the other two tenures. Moreover, the two rental sectors tend to have lower rents and easier accessibility for lone-parent families than OO. This accounts for the higher proportion of single-person (43%) or lone-parent households in the SRS compared to the other tenures. It is a further characteristic of the residualised nature of the SRS and its tenant profile.

Another example of the residualised nature of the households in SRS compared to the other tenures is the comparison between average annual incomes (see Appendix 1,

Table 2a). One can see that the median annual household income for the SRS is just £9000, compared to £24,100 and £14,900 for those in OO and PRS, respectively.

In relation to the annual household income, the employment characteristics of each tenure are outlined here. Unsurprisingly, the OO has larger proportions than the other two tenures of Head of Households (HoHs) who are in either full-time or part-time employment (67%) in some form of employment overall, 60% in full-time employment), compared to the SRS where the percentage is markedly lower; only 30% are in some form of employment and approximately a third are unemployed, retired and /or otherwise economically inactive.

However, as expected, when following the trends and patterns of the second demographic transition it is very clear that the two types of household which have increased significantly over the previous ten years have been that of “other multi-person households” and “single-person households” (ODPM, 2004). From Table 2, one can see that all the tenures have reasonable proportions of multi-person households, ranging between 5% in OO and 18% in PRS (N.B. the comparatively high proportion, 18%, in PRS could be explained by the increase in young people in higher education and moving away from home (Ainley, 1991; Ermisch et al., 1995; Lesthaeghe & Moors, 1996; Champion, 1999, Kenyon, 1999a), or alternatively, by the trend of young adults/professionals postponing entering the OO or starting a family and choosing instead to ‘live’ a little.

The outcome is that this demographic live in shared households for longer periods of time. Furthermore, it is seen as a stepping-stone to more independent living and further highlights the importance of lifestyle choices (Bynner et al., 1997; Kenyon, 1999b).

This supports the fragmented nature of the post-modern, life course thesis that arguably underpins the second demographic transition which, according to Beck’s argument (1992, in Kenyon, 1999b) states that in late modernity there will be significantly more to-ing and fro-ing among ‘familial and non-familial’ modes of living which, per life course theory, are relative to specific times and events in our lives.

With this in mind, and also with the rise of single-person households, one must wonder whether the transition away from the traditional housing career of family life after leaving the parental home may explain the increase in the importance of the PRS, and why there have been trends in residential mobility from the SRS to PRS. It seems that this sort of housing for the new, young and independent-minded is an area that will grow more important in the future. If so, does the SRS have a role to play in this, or is it still playing the role of a stopover in the long held aspiration of home ownership? This thesis will propose an answer to this question.

Table 2: Household type by tenure in England (2003)

| | Household type | | | | |
|--------------------|-----------------------------|--------------------------|-------------------------------|-------------------------------------|------------------------------------|
| Tenure | Couple: no dep. children | Couple: dep. children | Lone parent: dep. children | Other multi- person household | <i>Single person household</i> |
| OO | 41% | 26% | 3% | 5% | 24% |
| SRS | 17% | 15% | 17% | 8% | 43% |
| HA | 16% | 16% | 17% | 7% | 44% |
| LA | 18% | 14% | 17% | 8% | 43% |
| PRS | 25% | 14% | 9% | 18% | 34% |
| <i>All tenures</i> | 35% | 22% | 6% | 7% | 29% |

Source: Labour Force Survey, ODPM

2.3.2 (ii) Changing demand for housing

This section outlines, with specific reference to the SRS, what the changing demand for social housing is likely to be in the short- to medium-term future. Of particular importance for the SRS will be the growth of single-person households (discussed more fully in Section 2.3.3), the continued ageing of the tenant stock, and the loss of the more stable and ‘favourable’ households (i.e. young families, with at least one member employed and are upwardly mobile in housing career and aspirations).

These demographic trends will and have had an affect on the tendency to produce trends of low demand and high rates of turnover (CURS, 2001). The scope of this thesis does not include an in-depth review on the importance of low demand and high rates of churning, but there is already extensive literature covering these subjects in

England and wider afield (van Wessop, 1993; Hallett, 1993; Pawson et al., 1997; Lowe et al., 1998; Keenan et al., 1999; Cole et al., 1999b; Bramley, 2000; Hall & Hickman, 2004). However, it is worth mentioning that the effects of low demand and ‘churning’ have led to a more transitional nature to the tenure, both amongst those who move within the SRS (Burrows, 1997, 1998; Böheim & Taylor 1999; Pawson & Bramley, 2000; Priemus, 2001; Whitehead et al., 2003) and by those who move out of the sector.

Following on from this point, it is important to recognise the regional dynamics and differences in supply and demand. For example, there are higher rates of low demand and churning in the ‘north’ than in London and the ‘south’ (Cole et al., 1999b; Housing Corporation, 2004b). This can be related to a contrast in supply and demand in the two regions. In the North of England the supply outstrips the demand, whilst this is reversed in the South and in London, where there is a lack of affordable housing due to high prices.

This is a trend that looks set to continue with the north/south divide more evident in the future and with greater population increases in the South over the coming years (Kleinman, 1991; Chell, 1997; JRF, 1997; Whitehead et al., 1999; CURS, 2001; Holmans & Brownie, 2001; Scase & Scales, 2003; Housing Corporation, 2004a, 2004b).

What is important is to realise that the demographic and social changes associated with the change in demand, and placed within the wider context of the second demographic transition, feed into the understanding of what role social housing is playing in people’s lives today and how regional and local micro-level factors can alter the roles being played in certain areas. It is certainly true that the nature of changing demand, housing need and the role being played in people’s lives varies from place to place, and is temporally and spatially subjective.

2.3.3 Single person households

What has already become clear is the rapid increase in one-person households in Britain (Clarke, 2002), identified as one of the trends brought around by the second

demographic transition (Kuijsten, 1996) and the changes in social behaviour which underpin it. Furthermore, on a spatial level the increases in one-person households tend to be concentrated in certain areas, in particular the built-up, metropolitan areas such as London (Hall & Ogden, 2003), or areas where these predominantly young people are drawn to for employment reasons and for social reasons. In fact, in general, the rise in living alone has been inextricably linked to age, gender and social status, with these young persons being mainly professional and more likely to be female, at the “cutting edge of household change” (Ogden & Hall, 2000: 367).

With this in mind, what effect is this having on the SRS? In many ways the current SRS dwelling stock is still very much geared towards providing housing for the ‘traditional’ family units or, at least, household units of more than one person. Therefore, there can often be situations where single people looking for SRS in either the LA or HA sector, are limited in choice on two fronts. Firstly, they are often offered bedsits or inadequate, unsought-after, one bed flats: very rarely do they seem to have the option of moving into a ‘house’. Secondly, they are offered accommodation which may be too big for their needs and leads to wider social housing management problems of under-occupation (Barelli, 1992), and, also, it is possible that they are unable to keep up rental payments on a property that is more suitable for a family unit.

These trends, in the long run, may well aid the trend of ‘churning’, or frequent moving (Richardson & Corbishley, 1999) of these tenants, especially in the earlier stages of their life courses and housing careers and, in particular, immediately after leaving the parental home, where SRS is seen as readily accessible and a chance for independence. In this manner then, it is reasonable to assume that for these people the role that social housing is playing for them may change into something more transitional and may make them aspire to something more suitable and permanent, maybe in an area of like-minded people and not families. Therefore, the current neighbourhood focus of SRS may be a turn-off for this demographic, and it may lose many of these prospective tenants to the PRS.

Indeed, one could argue that quality measures, such as health, transport, social services or any of the important factors for families, are different to those looked for

by single-person households, especially those who are perhaps economically disadvantaged.

Further to the downward spiral view is the idea that SRS plays the role of a safety net for those individuals who suffered a relationship breakdown and entered the SRS after leaving the marital home. This is a trend which has been in the ascendancy in other North and Western European countries for some time (Faessen, 2002) and may be expected to continue in England due to the increasing rates of relationship breakdown and household fission and dissolution. If this trend continues in England, like it has done in the Netherlands, then we can expect the continued increase in demand for single-person dwellings within the SRS.

The 'single-person household', however, is not a homogenous entity. There are, in fact, a multitude of different types of single-person households, a few of which have been discussed above and all of which differ in their housing needs, demands, aspirations, preferences and perspectives. It is this variety that will continue to cause problems for SRS providers in the short to medium term and is why the role of SRS will mean different things to these different people. Once more we can see that the need for SRS providers to adapt to the changing demands of their tenant stock is paramount in better improving the chances of tenant retention and attraction of new 'reliable' tenants in what is an increasingly competitive market, due to the dwindling supply of applicants (King, 2001) and rising number of exits. Meanwhile, this trend is continuing to occur within the wider context of the continuing residualisation of the social housing sector.

2.3.4 Residualisation in social housing

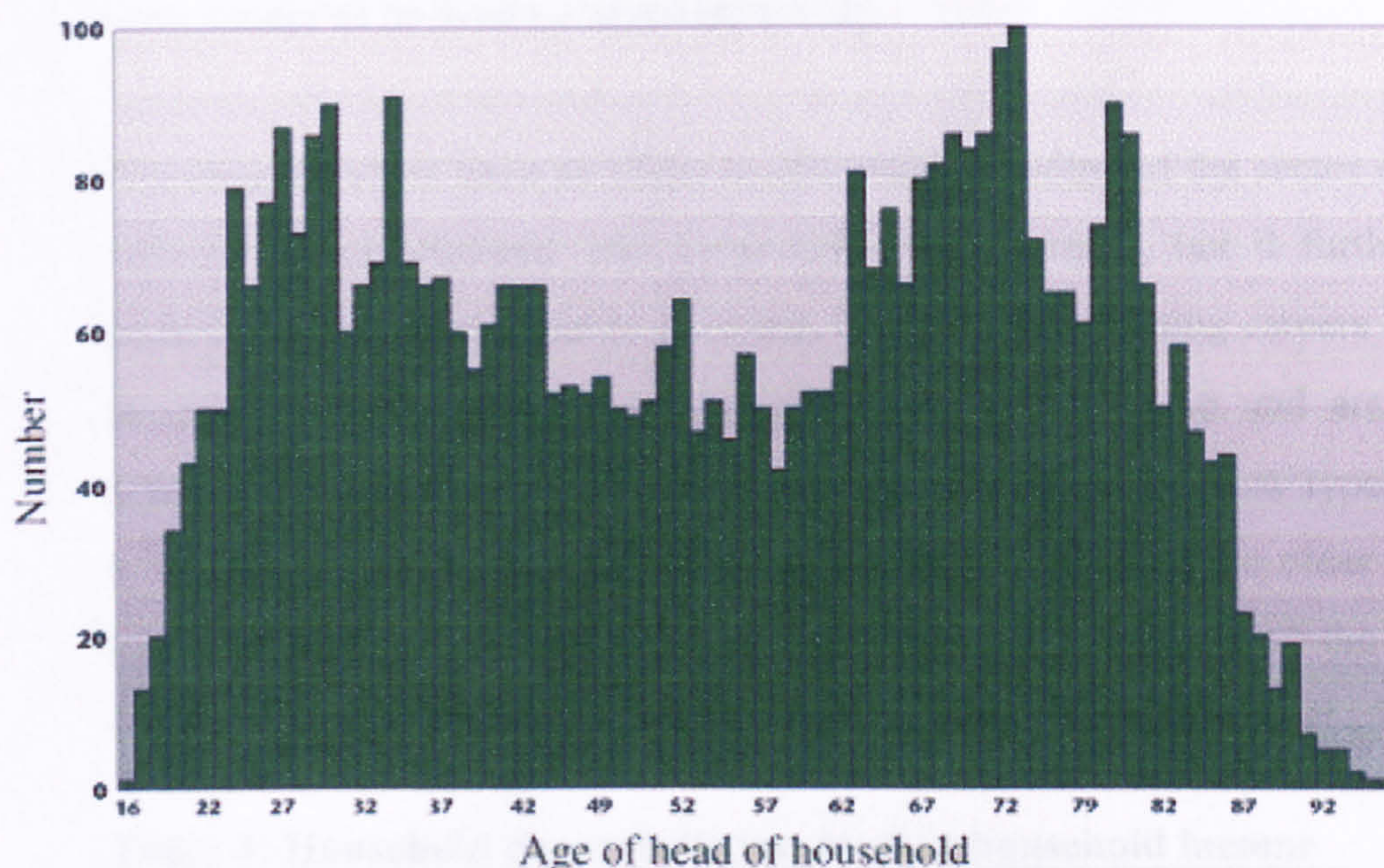
There is now substantial literature on the residualisation of the social housing sector, predominantly based on work covering the LA sector but also covering the HA/RSL sector (Forrest & Murie, 1983; Cole & Furbey, 1994; Power, 1995; Burrows, 1998, 1999; Kemp, 2000; Perry, 2000). As such, the current residualised state of the sector is well known and well researched, so only a brief recap of the main trends is given here in order to illustrate the demographic and socio-economic trends which characterise the SRS's residualised role.

In general terms, the SRS is the 'poorest' of the three main tenures in England, suffering badly from inter-tenure polarisation, approximately 50% of SRS tenants are in the poorest 5th of the population in England. In relation to this research, Burrows (1999) and others (Forrest & Murie, 1990; Power & Tunstall, 1995) highlight the big difference in socio-economic characteristics of those entering the sector compared to those exiting the sector. In general terms, those households exiting the sector tend to be more economically advantaged, aged between 30 and 44, have one or more persons in some form of employment and have aspirations to move up the housing ladder to OO.

In short, one could say that the most desirable tenants are leaving the sector, being replaced by younger, more economically and socially excluded tenants, making the tenant base narrower in social and economical terms. This trend has been occurring since the 1970s and has led to the situation where there are now much higher proportions of unemployed, retired and other economically inactive households in SRS (DTLR, 2000). A further problem in this trend has been the increase in turnover and reduction in length of tenancies since the 1970s, with more tenants entering and exiting the sector over a shorter duration (see Table 5), therefore, reinforcing the residualised state and notion of a transitional sector. The trend in high turnover is addressed in the following section (see Section 2.3.5).

Within the SRS, there is a trend for a hollowing out to occur with regards to the tenants' age. The middle-aged tend to be more likely to exit the sector (Jones & Murie, 1999) when it coincides with some form of life event, such as job promotion, child birth or perhaps a new relationship formation, to name a few possibilities. This naturally has the effect of producing an age bi-polarisation, where there are higher proportions of younger and older households (see Figure 3).

Figure 3: The age distribution of Head of Households in the SRS (1993/94)



Source: Burrows (1999: 31)

However, as the older households (i.e. the households that may well have been in the sector for a long time, if not, for life) die out, they are increasingly being replaced by younger, less advantaged households (see Appendix 1). Therefore, in time one can expect the distribution of the age of HoHs to change and be more heavily skewed towards the younger age groups. It is these groups which will be more prone to more frequent moving and be more susceptible to new lifestyle ideals and, thus, see their housing careers (if such a traditional model still exists) and life courses become increasingly more fragmented and focused on the short term, another trend in social behaviour associated with and underpinning the second demographic transition.

The redistribution of the age of HoHs is only one of the reasons for the residualisation of the sector. Another is the comparatively low incomes most households earn. From the tables on income by tenure and age, one can clearly see that firstly, the SRS as a whole (see Table 3) has a smaller annual income than the other two sectors, £9000 per annum gross compared to £24,100 in the OO and £14,900 in the PRS. Further to the association of low income families in SRS with residualisation, there is plenty of evidence also illustrating that existing and new SRS tenants tend to be more likely to be in receipt of welfare benefits. This confers a further stigma due to the association

of receipt of benefit to means-tested welfare families and socially excluded households (Anderson & Sim, 2000) that many do not want to live near by, be in the same tenure as or even be associated with.

Not only does this have an effect on the wider standing of the sector regarding image, stability, neighbourhood and community cohesiveness, but it further confirms the underlying truth that tenants' attitudes, lifestyles and housing careers are all changing. In particular, many more now aspire to home ownership and are more likely to achieve this than twenty or thirty years ago. Therefore, the new types of SRS tenants are likely to see the sector as playing a different role than the older generations. For many of the former, it will be seen purely as a safety net at the bottom of their downward spiral through the British welfare system (Stephens et al., 2002).

Table 3: Household characteristics: median household income

| Tenure | Median household income (£) |
|--------------------|------------------------------------|
| OO | 24,100 |
| SRS | 9,000 |
| <i>HA</i> | 9,300 |
| <i>LA</i> | 8,900 |
| PRS | 14,900 |
| All tenures | 18,600 |

Source: DWP Family Resources, ODPM file inch2²

It is this view and its combination with socio-economic characteristics of the new and present tenants, and the more accessible home ownership (brought around by RTB) which perpetuates the phenomenon of residualisation in the SRS (Hunter & Nixon, 1999; Rowlands & Gurney, 2001). The following section (2.3.5) will also illustrate the increase in the processes of residential mobility that have aided the perpetuation of residualisation (Burrows, 1997, 1999). What we can see is that without question, post-RTB social housing is populated increasingly by socially excluded households (Room, 1995).

² See Appendix 1 for tables concerning LA and HA breakdown, PRS and OO.

In sum, one can still see from the wide array of literature on the subject that the SRS is a much residualised sector with a stigmatised image (Power, 1995; Reeves, 1996; Harriott & Matthews, 1998; Burrows, 1997, 1999; Lee & Murie, 1999; Kemp, 2000; Ravetz, 2001). The phenomenon of residualisation is underpinned by the socio-economic characteristics of the tenant stock and a series of government policies (predominantly RTB) over the last twenty years or so, which have continued to filter and stratify low income households through the system to the SRS, and the increase in rates of residential mobility. In this manner, SRS has become very much the tenure of last resort for many rather than the historical role of tenure for life (DTLR, 2000), or even tenure of choice. With this in mind, it is not difficult to see why those households that can afford to exit the sector decide to do so.

2.3.5 Residential mobility amongst social housing tenants

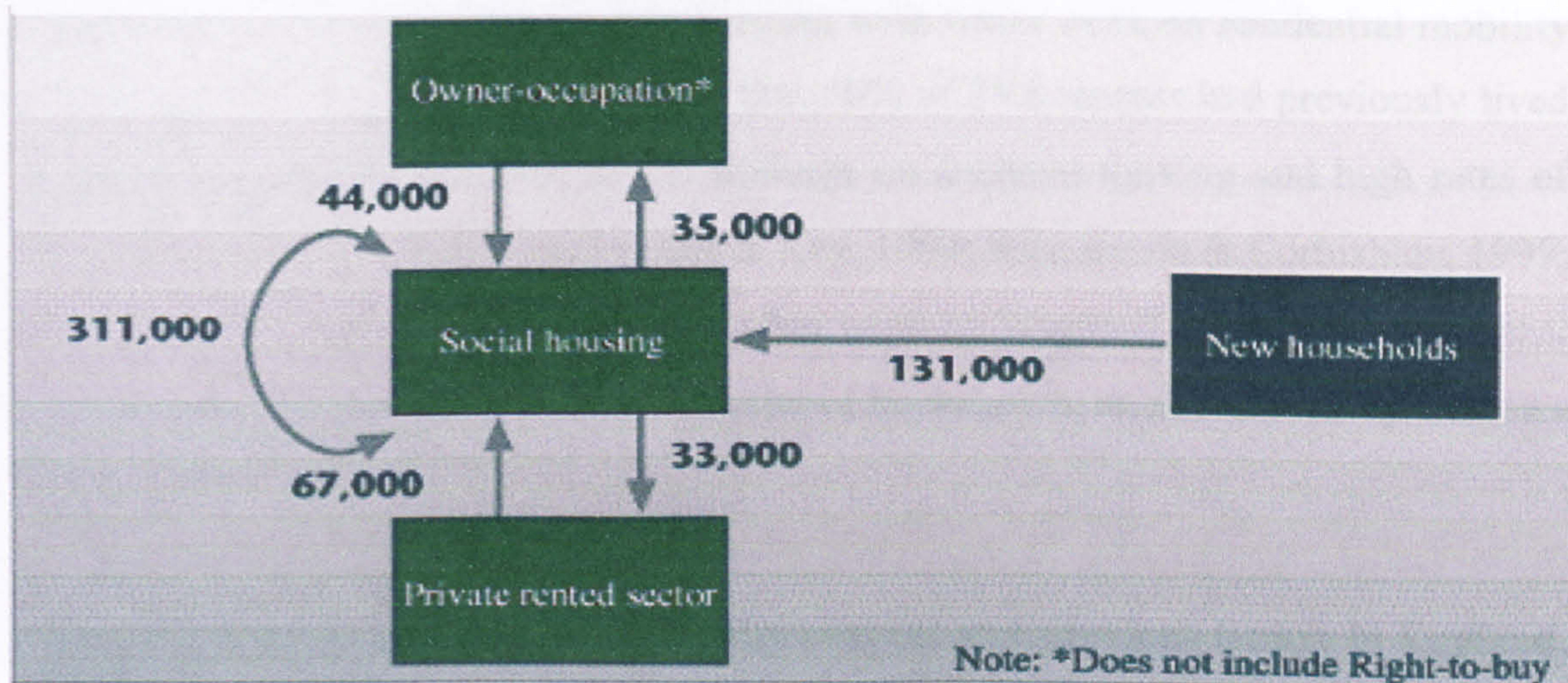
As alluded to previously, residential mobility concerning the SRS has experienced a renaissance of interest over the past few years (Bate et al., 2000; Böheim & Taylor, 1999, 2000; Burrows, 1998, 1999; Champion, 2000; Clark, 1983, 1987, 2000, 2003; Housing Corporation, 2002; Pawson & Bramley, 2000; Whitehead et al. 2003). In the main part, the literature covers the demographic and socio-economic trends and patterns. It looks at both temporal and spatial variations as well as links to the labour markets, the impacts on wider neighbourhood stability and cohesiveness, the implications for social housing providers in terms of policies, practices and finances, and the effect these trends have on the sector's ability to meet their local or regional housing needs (Pawson & Bramley, 2000).

However, up to this point only a few studies have examined the characteristic of inter-tenure mobility (e.g. Burrows, 1997, 1999; Wagstaff, 2003; Whitehead et al., 2003), and even fewer have focused on households that are actually exiting the sector. While an understanding of what types of people are leaving the sector is becoming clearer and, arguably, also the reasons why, little attention has been paid on what role this mobility and period of residency in SRS has played in the individual's life course. A better understanding of this would allow a firmer basis for decisions to be made by SRS providers.

2.3.5 (i) General mobility trends

There exists a significant degree of turnover within the SRS. Using work by Burrows (1997, 1999), we can identify the main trends and make an estimate of the sort of numbers involved in an average year (see Figure 4). From this data (taken from the SEH of 1993/94) one can see that there are 68,000 households whose mobility and housing trajectories are taking them out of the SRS and into either PRS or OO. This is a significant proportion of mobile SRS related households each year (30% share of total movers in England each year) who have hitherto been paid scant attention.

Figure 4: Conceptualising patterns of residential mobility in relation to SRS in England



Source: Burrows, 1997: 8

Some work has been done in associating the housing career and life course with residential mobility. In this manner, there is often depicted a hierarchy of tenures through which individuals pass as they proceed on their life course (Clark & Huang, 2003). In today's post-traditional society, the original concept of a housing career as a linear upwards progression through the housing market is outdated. Like the life course concept, it is now seen as increasingly fragmented, not determined by age-specific stages but prone to a series of rises and setbacks before reaching the individual's stated goal, whatever that may be³. In short, the housing market is extremely complex and affected by a series of wider external stimuli (Hamnett, 1999). As such, residential mobility will play an important role in identifying a specific role

³ See Section 2.4 for review on life course related themes.

for SRS at a particular stage of their life course, as the life events which trigger much of the residential mobility are specific to households at that particular point of their life and dictate largely what their next move, either up or down the housing ladder, will be.

Following on from Burrows’ work, we can see that trends of exiters and other movers are still following the pathways depicted in his earlier work. Table 4 identifies the previous tenure of the HoH by their current tenure, showing the percentages of households that moved from one tenure to another, or indeed moved within the same tenure. In specific relation to those households that have left the SRS, it is evident that the actual numbers are quite small. For example, households currently in OO that previously lived in the SRS account for just 2% of households, and just 5% of PRS tenants formerly lived in the SRS. In keeping with wider work on residential mobility within the SRS, it is interesting to note that 50% of SRS tenants had previously lived in the sector, adding credence to the findings on frequent moving and high rates of turnover within the sector (MacLennan & Kay, 1994; Richardson & Corbishley, 1999; Pawson & Bramley, 2000). However, further work by Wagstaff (2003) has shown that the HA sector in particular is a net importer of households, as also shown by Burrows (1997, 1999).

Table 4: Recently moved households, by current and previous tenure in England, 2003/04

| Current tenure | Previous tenure (%) | | | | | |
|----------------|---------------------|-----|-----|-----|-----|-----|
| | New Household | OO | SRS | HA | LA | PRS |
| OO | 14% | 63% | 2% | 1% | 1% | 21% |
| SRS | 18% | 10% | 50% | 13% | 37% | 22% |
| HA | 15% | 15% | 45% | 27% | 19% | 25% |
| LA | 20% | 7% | 53% | 4% | 49% | 20% |
| PRS | 19% | 16% | 5% | 2% | 3% | 60% |
| All tenures | 17% | 34% | 12% | 4% | 9% | 37% |

Source: Survey of English Housing, ODPM file tenh5

2.3.5 (ii) Who is moving and why?

There are a variety of different types of households who move and, associated with them, a variety of different reasons and influences, although the strongest influence of moving HA tenants does seem to be demographic, as the most noticeable difference between those who want to move and those who do not is age (Housing Corporation, 2001). However, as this thesis will show, this is not the sole contributing influence. In addition, people leaving the sector generally have higher incomes than many existing tenants and certainly new tenants, they are much more likely to be in full-time employment and have one or more employed members of the household, and they are less likely to be unemployed, retired or long-term sick/disabled.

An important trend in social housing has been the patterns in lengths of residence and is integral in understanding the role of social housing in people’s lives. Moreover, an underlying contention of Priemus’ (2001) work is that the SRS has become a tenure of transition. In essence, he argues that people are resident for shorter durations in the sector, so if these people do not stay, set up home and see the sector as long-term tenure, then they must be using the tenure for another purpose. Those households staying in the SRS tend to remain in that sector for less time, on average, than OO households, although they also stay considerably longer than PRS households. As shown in Table 5, over half of all sample households in the OO sector have been living at their address for more than ten years, compared to just 39% in the SRS. Meanwhile, the median length of residence for LA and HA is 8.6 and 5 years, respectively.

Table 5: Length of residence by tenure in England

| Tenure | Length of residence | | | | | | Median |
|-------------|---------------------|---------|---------|---------|----------|----------|----------|
| | < 1 yr | 1-2 yrs | 2-3 yrs | 3-5 yrs | 5-10 yrs | 10 yrs + | |
| OO | 6% | 8% | 6% | 11% | 17% | 53% | 11.2 yrs |
| SRS | 10% | 11% | 8% | 13% | 19% | 39% | 7.3 yrs |
| HA | 12% | 13% | 9% | 16% | 22% | 28% | 5.0 yrs |
| LA | 9% | 10% | 7% | 11% | 18% | 45% | 8.6 yrs |
| PRS | 34% | 22% | 10% | 11% | 9% | 15% | 1.7 yrs |
| All tenures | 10% | 10% | 7% | 11% | 16% | 46% | 8.9 yrs |

Source: Labour Force Survey, ODPM file tenh2

In comparison to both OO and SRS, it is noteworthy that the PRS is still the dominant transitional sector in the housing market, with households spending an average of just under two years in the sector before moving on, therefore, one can see why government housing policy identifies the PRS as the main supplier of short-term housing in the UK (Kemp & Keoghan, 2001). Furthermore, Clark & Huang's (2003) analysis of the PRS as a stepping-stone to the other two main tenures (OO & SRS) does hold some merit. Approximately one-fifth of all households sampled in OO and SRS formerly lived in the PRS.

2.3.5 (iii) Summary

This section has outlined the principal trends in residential mobility concerning the SRS. Its aim has not been to provide a comprehensive review of the literature, as this is too voluminous. However, the review has highlighted the key role that residential mobility, and its underpinning 'life events' or 'triggers', plays for households and why they decide to exit the sector.

More specifically, it has shown that demographic factors are clearly significant in explaining re-letting rates, differential across time and space and the reasons why mobility occurred (Pawson & Bramley, 2000; Clark & Huang, 2003). It is clear that the high propensity for mobility amongst younger households is an important factor influencing those leaving tenure for other tenures, reemphasising the transitional nature of both private and socially-rented sectors, but also reflecting the more traditional pattern of higher mobility in the young adult stages of the life course.

Furthermore, the changing reputation of SRS could be strengthening the push factors to the PRS and arguably furthering the aspiration of OO, as many now associate the entire SRS with the poor quality housing and services often provided by LA housing due to their chronic under funding and overstretching of resources.

Therefore, the residential mobility literature that engages with the life course concept imagines SRS as a temporary measure for many households, especially those more economically advantaged and aged between 25 and 44. In short, it would seem that the research depicting the SRS' role as changing to a "transitional role in catering for

people's movements between different forms of permanent accommodation" (Murie, 1997: 457, Priemus, 2001) would be correct. However, what this literature fails to do is place the role of SRS within the relative temporal, spatial, demographic and economic circumstances of the individual or household, or indeed allow for any post facto rationalisation of the time spent in the sector. There is a need to associate more the residential mobility and life course literature with the emerging fragmented life courses and lifestyles, in particular of the younger single-person households.

Whereas one may argue that this essentially post-modern approach prohibits any ability to form generic models and patterns which SRS providers can use in terms of policy and practice, there will still be the ability to ground the models in the demographic factors underpinning tenure change. After all, "the powerful role of tenure change and space needs provide a basis for continuing to believe that households are sensitive to the basic housing process of adjusting their housing consumption to remove the disequilibrium that arises from changing family needs" (Clark & Huang, 2003: 335). For example, life event triggers, such as marital status change and household formation alterations, in particular, the addition of children, play a significant role in the decision to move at a particular point of their life course and housing career (Clark & Dieleman, 1996).

2.4 Life course and English social housing

Hitherto the literature reviewed has focused on the demographic and socio-economic contexts within which modern social housing and its tenants interact. However, although the demographic processes and the changes in social behaviour form a cyclical relationship in cause and effect, the actual lives being played out within these contexts are changing too and not following the traditional trajectories as before. These trends and resulting new household types, and the new social behaviour of self-welfare and fulfilment, have led to many different people and households leading many different types of lives, focusing on one or even multiple lifestyle choices. As Giddens (1991, p5) points out, "In modern social life, the notion of lifestyles takes on a particular significance, the more tradition loses its hold, and the more daily life is reconstituted in terms of dialectical interplay of the local and global, the more individuals are forced to negotiate lifestyle choices among a diversity of options". In

respect of these choices and constant daily lifestyle choices, it is inevitable that people's lives will change. However, in order to better understand this process, we need to have some form of social construct and conceptual notion to place these actions within. In the present study, the life course approach was chosen for its uniquely flexible structure and consideration of evolving social processes and theory.

2.4.1 What is the life course?

The life course approach, like many theories and epistemologies, was borne out of frustration with the inadequacy, rigidity and essentialism of other theories. This is very similar to the emergence of humanism in population geography, which was as a critique of the positivist and Marxist approaches (Cloke et al., 1991).

Life-course studies grew from dissatisfaction with the rigidity of its predecessor, the 'life-cycle' approach (see Rossi, 1955). This is an age-specific trajectory model, where it is assumed that each individual goes through the same stages of life (i.e. childhood, adulthood and old age) and experiences the same things in these stages of life as everyone else at those stages. Crucial stages of migration are first marriage, pre-child stage, birth and rearing of child(-ren) post-child stage, and family dissolution e.g. by death of spouse (Bongaarts et al., 1978). Problems with this theory are that it depicts a "normative course of events, when in reality normativity is always socially determined" (Höhn, 1987), is time and place specific (Anderson, 1985) and is culturally specific, i.e. westernised (Collver, 1963). However, the purpose here is not to critique the life cycle theory but to use it to provide a background to it.

The concept of the life course (Elder, 1978) has the ability to accommodate diversity; this is its principal benefit. It creates the concept of the individual life course based on personal biographies and life histories rather than a macro style generalisation. This is not to say that the life course is entirely due to human agency and devoid of structural influences, for the concept is still embedded within the key underlying structure of time. Yet the life course concept is largely interested in how individuals move through different socially created roles, whether they be held simultaneously or sequentially in relation to external historical and social conditions (Elder, 1978). As Warnes remarks:

“Life course connotes that not all individuals or social groups follow the same sequence of stages, and secondly that the life course is cohort specific, i.e. it is a function of the demographic, social and political conditions of a particular period and place.” (1992, pp 177-78)

Halfacree & Boyle reiterate this point of view at a later date by stating that:

“The essence of the life course approach is that the unit of analysis becomes the individual sited in geographical, social, historical, and political space, and that the study of the household or family becomes the study of conjoined life courses.” (1998, p110)

This description is very relevant to the study of social housing and its residents, as it is often due to changing household circumstance, whether it is formation or dissolution, which prompts residential mobility or migration at that particular point of the life course. As Bures (1997) remarks, “The life course perspective on migration emphasises changing residential needs and preferences over the lifetime”. Therefore, it is vitally important to migration research that one of the key concepts of this approach is that it does not attempt to impose a ‘normal’ or ideal life course on every person.

Instead, the life course approach sees the notions of ‘transition’ and ‘trajectories’ as central and emphasises the notion of individuality (Elder, 1985), yet at the same time interdependence, especially between family members, is also an area of interest for this approach⁴. Work done by Grundy (1992) on conceptualising the relationship between mobility/transition and household change over the life course is testament to this point.

These ideas all feed into the life course theory as envisaged by Giele & Elder (1998), which identifies four key themes which constitute life course research. These are:

⁴ Transitions are, as van Wissen & Dykstra (1999) explain “...the status passages that mark the socially significant points of change in people’s lives”, for example, marriage, birth of first child, divorce, household dissolution. The trajectory concept “denotes that phases in life follow socially defined sequences and that there are linkages between them”.

- *location in time and place*, which refers to history, social structure and culture;
- *linked lives*, which are the results of the interaction of individuals with societal institutions and social groups;
- *human agency*, which is embodied in the active pursuit of personal goals and the sense of self; and
- *timing*, which covers the chronologically ordered events of a life that combines personal, group and historical markers at the same time, summed up metaphorically by Cohen, “the life course is like a bus journey punctuated by stages, with boarding and embarkation points” (1987, p3).

Having outlined the key themes of the life course perspective, it is now possible to critically analyse this perspective as a theoretical approach. As regards to the most beneficial aspects, the life course perspective provides us with a number of important opportunities. It can provide access to a large volume of data derived from panels and longitudinal studies, which survey respondents at successive points in time so as to gauge their changes in attitude, household, residential mobility and so on. These techniques make it possible to understand and identify influences on their life courses by their background characteristics, e.g. education, previous tenure, occupation. There can also be a multitude of qualitative data over a period of time or via reconstruction of life histories through in-depth interviews, focus groups and picture elicited narratives, for example.

The advantages of this methodological approach are that the data infers external influences, whether they be social, economic, political or demographic, and enables the researcher to have greater insight into the events and experiences which trigger the individual's actions. In this way, the life course theory is going right to the centre of the structure-agency debate. As Thompson (1981) states “...a life history methodology provides access to information which is rooted in social experience and incorporates the temporal dimension of social change”. Information can be provided upon changing constitution of households and the changing influences on and within them (Bowes et al., 1997a, 1997b). This advantage is, however, most likely to be gained by the use of retrospective qualitative material. Although the use of qualitative material and methods of this kind can be of great benefit, it can also be a disadvantage. Life history or biographical methodology relies very heavily on the

respondents' memory, which means experiencing slightly skewed results due to factors such as post-facto rationalisation, the positionality of the interviewer, reflexivity and objectivity.

Perhaps this is why quantitative data is often seen as more reliable. Often the datasets are considerably larger and involve many variables which are prospective rather than retrospective, thus reducing the likelihood of memory attrition and post-facto rationalisation etc. Also, as data can be collected concurrently with the events of the life course, events in the early part of the life course, which may have impacts at a later stage, can be noted, therefore removing the threat of retrospective bias. Secondly, it allows for continuous measurement of events and changes, which may be considered too insignificant for retrospection. Thirdly, and of most importance to my work, is that prospective life course designs provide data on the interaction of individual life trajectories within the household or family context (Buck & Scott et al., 1994; Giele & Elder, 1998).

However, problems do exist with this theoretical methodology. In particular, statistical results can be skewed due to panel attrition that could undermine the panel's representativeness over time. Also, there is the possibility that the subjects may be 'conditioned' over time by being asked the same questions. In other words, they may not behave typically or may become lethargic or less honest in their reporting back to the researcher, for example, about unemployment (Giele & Elder, 1998, p116).

Life course theory is often seen as an improvement to the life cycle theory as it can be seen as at least a three-dimensional model. Space, place and time are all of paramount importance to the theory. Whereas the life cycle theory is very age-deterministic and one-dimensional in thinking, the life course approach allows the social and cultural diversity of each individual and their experiences and events to at least be recognised. Other advantages are that "Life course is cohort specific, i.e. it is a function of the demographic, social and political conditions of a particular period and place.....a greater differentiation of the life course into stages has come about and, more importantly, the nature, ages and duration of each stage have been in flux" (Warnes, 1992, pp177-178). Even so, the life course is in a way still quite a rigid concept and theory, as it must be really, as it still has to act as a generalising tool. Moreover, even

though it is cohort specific, there is still a tendency to relate certain events to certain periods of the life course. One example often overlooked is the issue of adult education and early retirement in order to take up another occupation. Perhaps the life course concept itself now needs to adapt to the changing social world of the twenty-first century.

2.4.2 Life course and housing

As McHugh et al. (1995) recognise, there is often a strong correlation between residential decisions and life events and transitions. The act of a child leaving the parental home to set up home for him/her self is an example of agency contained within the context of the economic structure. This denotes the tenure of housing available to their economic constraints at that particular point in their life course. It is most likely that a young person will be unable to afford to buy their own home at this stage of their life course (or according to previously mentioned research, less keen nowadays) and as such will search for a more temporary and affordable alternative, usually private renting or local authority housing. Yet over the individual's life course their housing situation will change, often keeping in sync with life events and transitions. For example, marriage may require a larger, more secure tenure/property, which may have to be re-evaluated after childbirth for greater space. Or, indeed, the opposite is also possible; unemployment could lead to inability to pay the rent or mortgage which leads to the need to move from owner occupied to social housing, for example.

Therefore, one can appreciate that the concept of a housing career is tied in to the life-course concept. The life course paradigm empathises that changes in one dimension of the household aging process are necessarily linked to changes in other dimensions (Clark & Dieleman, 1996). Thus, changes in household composition are closely linked to changes in occupational careers, and these in turn are translated into changes in housing tenure and housing consumption, so forming a 'housing career' (Champion & Fielding, 1992; Fielding, 1992).

This concept of a housing career is similar to that of an occupational career. Buck (1994, 2000), for instance, explains the concept as starting with leaving the stability of

childhood and involves an active search for employment and thus suitable housing, followed by a period of relatively high mobility and a process of investment to obtain or keep better jobs and housing. These processes, according to Buck (2000), stabilise during the middle stages of the life course and then diverge during the later stages, usually due to the need for housing that is smaller more and manageable, both financially and physically. However, it must be noted that the concept of the housing career is integrally formed by the work career, which itself is strongly integrated with social institutions, such as the state and labour markets, and, as such, is open to significant influence from wider economic trends (nationally, regionally and locally), both upturns and downturns in the labour market, interest rates, government policies and practices.

The housing career is therefore an integral part of an individuals' life course and is part of the symbiotic relationship of structure and agency which runs through the life course. For example, household dissolution due to separation/divorce/bereavement can have a significant impact on the housing career. It may mean a scaling down of size of accommodation and/or a move to a different tenure that may be affordable or available at that point in time. Alternatively, joining an existing household or forming a new one may require larger housing and/or offer the opportunity to move into a different tenure. This link with the housing career also clarifies the importance of time and the inter-dependant links of the transitions and trajectories of the life course and the significant role of residential mobility in life mobility, a fact which, again, leaves the life trajectory of an individual open to state intervention (Hughes & McCormick, 1981, 1985; Boyle, 1995).

In sum, however, one may have to question the viability of using the 'housing career' concept, as due to the more fragmented nature of life courses today, the general hierarchy of tenure progression does not occur in many cases. The housing career is a rather rigid concept which is not particularly adept at accommodating or taking into account the complexity of the housing market, the wider changes in social behaviour underpinning many moves (both up and down the tenure hierarchy), and aspirations and household change (i.e. dissolution and/or additions). Having said this, it is, in conjunction with the life-course approach, a useful tool for examining general trends in the housing market (Clark & Huang, 2003), including examining the housing

pathways which lead households into certain tenures (Payne & Payne, 1977; Sullivan & Murphy, 1984) and allowing a viable reconstruction of their housing histories, as is discussed in the next section.

2.4.3 Place of social housing in peoples housing pathways

When considering the many different pathways into housing and how some pathways are open to particular households and closed to others, we must appreciate that in general the housing market operates within two general modes of behaviour, those being 'choice' and 'constraint' (Payne & Payne, 1977: 131), or essentially a politicised interpretation of agency versus structure. In the 'choice' mode of behaviour, more emphasis is based on the individual's ability to make decisions on their housing needs which are based on their own housing preferences. This is largely related to their economic situation and their ability to exist and move within a sphere of non-market driven autonomy regarding their housing choices, needs and aspirations. Furthermore, it is borne out of the belief that most people aspire to owner occupation (Ronald, 2002), and even if not, then the current and past government policies on housing since the late seventies that has been market and owner driven.

The second type of behaviour, 'constraint', is more related to the SRS and those households on low incomes, who may aspire to home ownership but are financially unable to meet the requirements. In this way, their choice is restricted and they are more at the mercy of the market driven rules and regulations of the housing market. One can summarise housing and its many pathways as (Murie, 1974: 6-7):

"...an imposed pattern in conflict with preference and choice. Access to housing is seen as determined by wealth, status and power in relation to agencies which allocate housing resources...the housing system does not enable choice to be maximised. Eligibility and supply factors are more important than preference and aspirations."

However, having identified two general types of behaviour, it should be noted that, in today's post-traditional, post-modern, late modern or whatever term you decide to use for today's society, it is important to understand the subjective nature of people's understandings and perceptions of what housing and home mean to them (Gurney, 1999; Rowlands & Gurney, 2001). In terms of how this affects people's housing

pathways, it is about removing the idea that households act rationally all the time and recognising the latent relativity of our life course and housing careers today. In agreement with Clapham & Kintera (1986) and Clapham (2002), it is about placing the meanings held by households at the centre of the research and questions asked. In doing this we will begin to better understand the process of not just why people are leaving the SRS but also what role and meaning they feel their stay in the tenure has played in their wider life course.

2.5 The changing role of social housing - prelude to results

This chapter has outlined the main sources of literature and the gaps and inconsistencies within them, which have formed the basis for this research aims and objectives set out in chapter one as well as providing the basis for the methodological decisions taken in chapter three. What is evident from this literature is that holes and inadequacies in existing knowledge are apparent, in particular this chapter has argued that the main 'gap' and inadequacy is related to the understanding of the exit process and how this fits into broader contexts.

2.5.1 Identified gaps in the literature

This chapter has argued and demonstrated that this, firstly, is an area widely under researched in the housing field and secondly, current literature is of a positivist persuasion and geared towards aiding policy and practice formulation for social housing providers and the government (Wagstaff, 2003; Whitehead & Cho, 2003). Although very valuable in these terms, it fails to consider the role and perspective of other actors, namely the tenants, within this field.

Furthermore, Since the 1980s and the RTB (section 2.2.5), possibly before, one could argue that government interaction with the housing field is less evident. This, as has been argued, is due to the "financial pressures of globalisation and the wide spread growth of owner occupation and the market partly stimulated by privatisation policies" (Clapham, 2002: 58). This in turn means that governments are not as important actors in housing than they were. Resultantly, research focusing on policies and positivist interpretations alone do not give a sufficient account of what is occurring in housing

today, as after all many of the dominant approaches to studying housing were derived from paradigms constructed from societal contexts very different to those of today.

One of the key messages taken from the review relates to the importance of the SDT in this research and its implications for housing research in general. The literature has identified a number of key trends manifest in the SDT (section 2.3.1) on both demographic and social scales which affect the manner in which people are living their lives and as such interpreting different stages. Starting with the demographic changes it is clear that there are changes in household types and behaviours which will affect the calls being made upon housing at present and in the future, some of these are already in evidence as shown in section 2.3.2. The three most important examples of change have been identified as ageing populations, increase in non-traditional households and greater ethnic and racial diversity (Champion, 1999).

However, the review of the literature has also illustrated that the SDT is in essence a lot more than a description of a new demographic regime. It has shown that it also acknowledges changes in social behaviour (van de Kaa, 1987; Lesthaeghe, 1995), something its predecessor didn't take into account as fully. The main point from this perspective was the suggestion that society has changed from a traditionally altruistically driven society to one where more importance is placed upon life style and individual fulfilment and achievement.

This issue would have a significant impact on people's life courses and the decisions they take and life events that occur, therefore arguably altering the manner in which they relate to their housing experience during certain times of their lives. A point which was reinforced in section 2.4, where the discussion and examination of existing life course approaches raised questions about the post modern life course and increasingly fragmented life trajectories, the current literature makes little contribution to this and its effect on the housing element of people's lives.

In regards to focusing on the social rented sector the literature has shown that current changes in demand compared to earlier years is changing the way in which people are using social housing, i.e. rate of high residential mobility, low tenancy lengths etc and that the sector is shrinking (King, 2001) owing to pressure from the owner occupied

sector and programs designed to increase its accessibility, which mean that less people are applying to enter the sector. Therefore the question on why people are exiting, what types of people are exiting and where are they going is key to the future development of the sector. This logically, a further understanding of what role people believe the sector is playing in their lives is going to be beneficial to social housing providers. This perspective is something which has not been examined closely in the literature.

It is these gaps in the literature which have raised the following research objectives.

2.5.2 Filling in which gaps?

This chapter has identified a number of gaps or inconsistencies in the literature as well as providing a broader context for this study, although not all the gaps in existing literature and knowledge identified throughout this chapter will be examined throughout this research. As such the key areas of focus will be on contributing to and expanding the knowledge in general related to understanding the phenomenon of exiting tenants from the SRS. In achieving this other areas highlighted below will be addressed;

- Identifying key characteristics of exiter households, regional breakdowns and housing pathways
- Understanding the implication of the Second Demographic Transition for housing research
- The lack of longitudinal and life course approaches to housing research
- Understanding the role that housing plays in people's lives and identifying what role social housing plays in the life course from a tenants perspective

The four main areas highlighted above will be examined in the broader context of answering the specific research aims and objectives outlined in chapter one, thereby filling in gaps in existing knowledge. However, they also intimate the likely scope of the methodological approach to this study. The precise elements of the methods, techniques, data sources and conceptual frameworks are outlined in detail in chapter three.

Chapter 3 - Methodology

This chapter outlines the methodological approach and the techniques utilised in order to meet the aims and objectives outlined in Chapter 1 and to aid the answering of questions posed in the literature review (Chapter 2). Firstly, the methods and their framework are outlined and the data sources described and justified.

Secondly, the data sources are outlined individually, with their analytical frameworks, aims and encountered problems explained in some depth. Methodological and analytical considerations for uses of the Survey of English Housing (SEH) and the British Household Panel Survey (BHPS) are outlined in Sections 3.2 and 3.3, respectively.

Following on from this, the methodology and justification for the Nomad case study (Section 3.5) are explained and lead onto the approach taken for staff and tenant interviews, including preparation of scripts, and the problems associated with these interviews are described in Section 3.6. First, however, these methods are placed within the wider framework of a multi-method approach.

3.1 Multi-method framework

The methodological approach to the research was based within the framework of a multi-method approach, owing much to the four different areas of discourse involved in this research; namely housing, life course, household change and residential mobility. With the thesis weaving in and out of many epistemologies and discourses, an interdisciplinary methodological framework with a degree of flexibility was required, and also one with ability to deal with the 'hybrid influences of contemporary social theory and society' (Sporton, 1999).

Multi-method research in layman's terms is described as "an attempt to combine research methods to address a particular problem" (McKendrick, 1999:41). This definition, however, does offer a narrow view of what constitutes multi-method research as, after all, the use of both quantitative and qualitative methods is nothing new and have been used by researchers for many years (Graham, 1999). What multi-

method research does offer is a theoretical underpinning which delves past the simple empirical use of combining research methods, to a more epistemological level. It has already been noted in social science research that once researchers have fixed on a particular ontological stance "...they slip into a pre-existing automatic gear when it comes to selecting an appropriate methodology" (Cloke et al, 1991:142). I would also argue that the determination of a particular ontological stance and ensuing epistemological essentialism can be just as restrictive to the research framework's ability to answer the aims and objectives set, as the tendency towards methodological essentialism often encountered in social science research. In other words, multi-method research enables us to be "...flexible in adopting methodologies that permit us as researchers to engage with the multiplicities in our ways of seeing people in place" (Findlay & Li, 1997:57), an idea which is integrally important to the aims and objectives of this research.

The use of multi-method research has many advantages; it can deliver a wider breadth of understanding via a wider theoretical and methodological base, also allowing smaller findings and parts of research to be situated within wider contexts as implied by Winchester (1999). It allows many of the methodological tools available to a researcher to be utilised without one compromising the other, or as often happens in "mixed methods", one being more dominant than the other. Furthermore, multi-method allows a more rigorous triangulation of the results, where the results from different data sources, methods and techniques complement one another in order to produce the most complete answer. This also includes looking at various ontological and epistemological standpoints. In order to achieve this there has to be "...a symbiotic relationship between intensive and extensive methodology" (Curtis & Taket, 1996, p283). This has been employed in this research via the use of the SEH, BHPS, a small localised housing association specific case study and interviews, and also importantly in the way the data has been interpreted.

Having a framework with this degree of rigor and flexibility is very advantageous and even essential to this research due to some of the spatial and regional issues encountered in housing and geography related research. Moreover, in the wider literature on housing, quantitative and qualitative methods seem to have been kept separate in many cases, therefore often missing the opportunity to produce a more

rounded answer. Perhaps this has been due to the quantitative analyses being considered more appropriate for housing related research, often due to its relationship with policy related research, which occurs on a macro level as opposed to a micro level in general. Perhaps also it is a fear within wider policy-orientated housing research that "the uncritical use of qualitative methods may lead to superficial analyses and simplistic views" (Obermeyer, 1997:813). Whatever the view, it is hoped that one of the outcomes of this research will be to illustrate the viability of using multi-methods within housing related research. After all, housing is not simply a standalone social construct; it is tied to all aspects of our life courses.

3.2 Survey of English Housing (SEH)

The Survey of English housing is a continuous survey which is currently carried out by the Office for the Deputy Prime Minister (ODPM). It involves face-to-face interviews in about 20,000 households each year. The survey began in 1993/94, before which more limited information on housing topics was collected periodically in 'Housing trailers' to the Labour Force Survey. Reports on the survey, entitled 'Housing in England', are published annually and can be found via the ODPM website and / or via the official report "Housing in England" series.

Its two main aims are:

1. To provide key housing data on tenure, owner occupation and the social rented sector; and
2. To provide regular information about the private rented sector, which is not well covered by administrative statistics.

The SEH is a cross-sectional dataset and as such most of the factual questions are repeated each year, while the opinion questions change from year to year. A major advantage of the SEH is the opportunity it provides to identify subgroups for follow-up surveys. In the case of this research, its main benefit is its ability to contextualise the current patterns in the English housing market.

3.2.1 SEH data collection

The SEH is designed to yield a random but nationally representative sample of approximately 20,000 households each year. Annually a random sample of approximately 25,000 private households in England is approached by the SEH survey team to take part in the survey. The random sample is selected via two distinct phases. First, selections of postcode sectors are made from the Postcode Address File (PAF). Then from these sectors, a further random selection of addresses is made and these addresses are contacted with a view to taking part in the survey. Using the example from the 1998/99 survey, 25,000 households were eligible for interview, of which 79% agreed to participate, 17% declined to participate and 4% were not contacted (ONS, 1999). In general, the interview takes approximately 40 minutes and is conducted with a pre-arranged questionnaire and CAPI (Computer Assisted Personal Interviewing), which are on the interviewer's laptop, with the answers being keyed in immediately into the laptop by the interviewer.

3.2.2 The role of SEH in the research

Within this thesis the SEH is used to provide data on current trends and patterns of the housing market in England, including highlighting of changes over previous years⁵. The SEH is also used to analyse and identify the characteristics of those households who were moving within, into or out of the Social Rented Sector (SRS). The methodology for this is explained in Sections 3.2.3 and 3.2.4 and the results are outlined in Section 4.2 of Chapter 4.

3.2.3 SEH methodology

This section illustrates the processes by which the Household file of the 1998/99 SEH was used to identify some of the current trends amongst households of the three main tenures in England, i.e. Owner Occupation (OO), Private Rented Sector (PRS) and the Social Rented Sector (SRS), and also in identifying the differing characteristics of 'mover' households. Although this section will contrast the three main tenures, its main focus will be on the SRS. Secondly, it will identify changes between those people deemed movers (i.e. resident at current address at time of survey for less than

⁵ Data obtained via the Office for Deputy Prime Minister website (ODPM) (<http://www.odpm.gov.uk/housing/research/seh/index.htm>) and the Housing in England series by the ONS

three years) and non-movers (who have been resident at the current address at time of survey interview for more than three years). These results and the analytical framework and methodology shall be used as a basis for analysing the previous 'waves' of SEH data, which will identify whether there have been any significant changes in trends over time. However the focus of this report is solely upon the 1998-99 data, and the results obtained from it.

There were many aspects of the SEH data and its coding which had to be changed in order to tailor it to the needs of the analysis. Predominantly this meant the recoding of variable classifications or indeed the combining of variables into entirely new more appropriate variables. Before this was started it was important to have a rough framework in mind in regards to what questions to ask of the data. It was decided that in this instance the primary interest would be upon identifying differences in household trends and formations of SRS tenants who had moved address fairly recently, this being described as people who have moved address at least once in the previous three years i.e. 'movers' compared to those who had been at the same address for three years or longer, from here on referred to as 'non-movers'.

The first task here was to decide how the dataset would allow the differentiation between movers and non-movers be established. This was fairly simple as within the dataset there is information referring to previous accommodation. This, however, is asked only of those Head of Household's (HoHs) who indicated that they had been resident at their present address for less than three years (5329 cases). Indeed the coding for the relevant variable (Hlong) was already in place, as indicated below:

1. Less than 12 months
2. 12 months but less than 2 years
3. 2 years but less than 3 years
4. 3 years but less than 5 years
5. 5 years but less than 10 years
6. 10 years but less than 20 years
7. 20 years but less than 30 years
8. 30 years but less than 40 years
9. 40 years or longer

Using this classification as a starting point it enabled the variable to be recoded into a different variable (liv3) which simply identified those who had been resident at the present address for less than 3 years (movers) and those who had been resident for more than 3 years (non-movers). The new variable (liv3) is therefore a binary classification:

1. Resident at present address less than 3 years
2. Resident at present address for 3 years or more

This then allows a simple differentiation to be made between movers and non-movers, which can be used in the analysis later on.

3.2.3 (i) Tenure re-classification

A second issue concerns identifying current and previous tenure. Within the SEH there exist many variables relating to current and previous tenure, few of which have compatible classifications. In regards to current tenure the two main variables were Ten1 and Tenure1 (ungrouped). However neither had entirely compatible classifications as illustrated below:

Ten1 – In which of these ways do you occupy this accommodation? (HoH)

- 1) Own outright
- 2) Buying it with help of mortgage/loan
- 3) Pay part rent & part mortgage
- 4) Rent it
- 5) Live here rent free – inc. living with relative/friend(s)
- 6) Squatting

Tenure1 (ungrouped) – (N.B. coding does not exist in SEH dataset for 6, 10 – these numbers are not in the coding schema)

- 1) Own outright
- 2) Buy on mortgage
- 3) Shared ownership
- 4) Council tenant
- 5) HA tenant
- 6) Rent – employer
- 7) Rent – organisation
- 8) Rent – relative(s)/friend(s)
- 9) Rent – other individual
- 10) Squatting

The main problem with using the Ten1 variable is that it was more skewed towards the Owner Occupied cases of the survey, as illustrated by the first three classifications. Yet it failed to distinguish between PRS and SRS in its classification, which is a problem when considering recoding. In contrast the Tenure1 (ungrouped) variable was considerably more tailored to the needs of the analysis by offering a number of classifications that allowed for clear differentiations between OO, PRS and SRS to be made. Therefore it was decided that this would form the basis for the current tenure variable to be designed.

Recoding Tenure1 (ungrouped) was a simple task of collapsing 1) Own outright, 2) Buy on mortgage and 3) Shared ownership, into a new classification of OO; collapsing 4) Council tenant and 5) HA tenant, into SRS; and collapsing 6) Rent – employer, 7) Rent – organisation, 8) Rent – relative(s)/friend(s), 9) Rent – other individual, into PRS, and putting 10) Squatting into Other. Thus a new variable for current tenure (presten) was derived from Tenure1 (ungrouped), as below:

1. SRS
2. PRS
3. Owner Occupied
4. Other

This new variable forms the basis of the analysis of current tenure.

3.2.3 (ii) Previous tenure

Producing a comparable variable for previous tenure was more problematic. In the SEH there are a total of four variables relating to previous tenure, each coming from different questions asked to clients of different tenure. The four variables are listed below:

Prevac – Previous accommodation (HoH)

- 1) Owned it in own name or jointly
- 2) Spouse/partner owned it
- 3) Rented it in own name or jointly
- 4) Spouse/partner rented it
- 5) Had it rent free in own name (or in spouse/partner)
- 6) Did not have accommodation in own or spouse/partner name

Prevr – Who was it rented from? (HoH)

- 1) LA or council
- 2) HA, co-op, housing chain
- 3) Some other individual or organisation

Prev00 – Previous accommodation owned or mortgaged? (HoH)

- 1) Outright
- 2) Buying it with help of mortgage/loan

PrevNew - In your previous accommodation, were you (HoH):

- 1) Living with parents (include foster parents)
- 2) Living with a spouse or partner
- 3) Living with someone else
- 4) Living alone

As can be seen from the variables above, there are few direct comparisons to be made as they relate to the different tenures. What needed to be done was to devise a manner in which these variables could be recoded into one single variable of previous tenure. This process was dynamic and involved many designs. First of all the aim was to use prevr, which allowed the differentiation between the two different forms of renting to be established. Prevr would have been recoded into PRS, i.e. LA or council; and HA, co-op, housing chain recoded to SRS, and some other individual or organisation into PRS. This would have been accompanied by the recoding of prev00 into OO. This reclassification, however, was not possible until some conceptual and pragmatic issues were resolved, beginning with the issue of 'nest leavers'.

3.2.3 (iii) Conceptual issues - 'Nest leavers'

Conceptually the omission of data referring to 'nest leavers', i.e. those who indicated in the variable prevnew that they were living with their parents (including foster parents), was a point of concern with regards to later analysis, where the role SRS plays for nest leavers could relate to the role that SRS is seen as playing within the housing career. For this reason it was decided that this classification for prevnew should be incorporated into any previous tenure reclassification, as will be shown later.

This data will therefore be classified as a tenure within itself. Also, this classification accounts for 13% (676 cases) of the 'movers' (5329 cases) with which this report is primarily interested in. Nest leavers, however, were not the only conceptual problem, as other than nest leavers and the three main tenures there are other ways in which people have inhabited accommodation. Often, however, the number of cases is very small, and as such are in most analyses grouped together as 'other'.

3.2.3 (iv) 'Others'

In this case the 'other' category is made up of the remaining three classifications in prevnew (exc. Living with parents). These classifications and their respective number of cases are outlined below:

Living with spouse/partner - 36 cases
 Living with someone else - 85 cases
 Living alone - 28 cases

Although these categories are quite generic, tenure non-specific and exclude other options such as squatting, it is felt they represent the most likely forms of previous accommodation. Also, considering that in the reclassification of current tenure only one case for 'other' was present after the recoding, this classification is deemed appropriate. This led the way to uncovering some more pragmatic issues with the data itself.

3.2.3 (v) Pragmatic issues

Pragmatically this reclassification ran into a few problems such as the number of cases for tenures not matching up between different variables. For example, 'prev00' (i.e. those who either owned outright (462 cases) or owned via mortgage (1527 cases) in last accommodation) indicated 1989 had owner occupied at previous accommodation. By contrast, 'prevac' (owned it in own name or jointly (1768 cases), spouse/partner owned it (182)) indicated 1950 cases of owner occupied. Similarly 'prevr' gave 2490 renters (SRS & PRS) compared to 'prevac' 2300 renters (plus 89 who lived rent-free). Via some judicious cross tabulations the reasons for these mismatches were identified.

Firstly, using the hlong (how long been resident at current accommodation) variable, 5329 cases were identified where the HoH was resident at the present address for less than three years. This was slightly different to 'prevac', which identified 5320, but the missing 9 could just be due to missing data. The breakdown from within 'prevac' was:

| | |
|--------------------|------------------|
| Owner occupied | 1768+182 = 1950 |
| Rented (SRS & PRS) | 2139+161 = 2300 |
| Rent free | 89 |
| Not in own name | 981 ⁶ |
| Total | 5320 |

⁶ Inc. 44 who previously OO but not in own or spouse's name.

Via the cross tabulations it was revealed that all the prevnew variable cases were found within the 'not in own name' part of 'prevac' (825 cases). The breakdown for 'prevnew' is shown below:

| | |
|----------------------------|-----|
| Living with parents | 676 |
| Living with spouse/partner | 36 |
| Living with someone else | 85 |
| Living alone | 28 |
| Total | 825 |

Therefore the actual number of cases to be studied from this new classification equals 5320, which combined with the 44 cases who were not previously owner occupied in their own or spouse’s name, plus the 11 unidentified cases that were found between 'prevac's' 981 cases and prevnew's 825 cases. This totalled 5320 which is what 'prevac' equalled in number of cases, and the missing 9 cases from the 'hlong' frequency (5329) cases can be attributed as missing data. This process identified why there were inconsistencies amongst the data at the beginning.

3.2.3 (vi) Final tenure re-classification outline

Having overcome the above problem, a new tenure reclassification for both current and previous tenure is outlined below and the number of cases for each tenure identified. First, current tenure stems from tenure1 (ungrouped) which was converted into a new variable called 'presten', comprising:

| | |
|-------------------|-------------|
| 1. SRS | 4354 |
| 2. PRS | 1941 |
| 3. Owner Occupied | 14200 |
| 4. Other | 0 |
| Total: | 20495 cases |

Current tenure is obviously asked of all households, 20495 cases. Naturally the number of cases for previous tenure (prevten) will be considerably smaller as this

question was only asked of those HoHs resident at the present address for less than three years.

The outline for the new previous tenure reclassification is outlined below and in the main part is compatible with the current tenure reclassification. As indicated above the number of relevant cases is considerably smaller at 5265, indicating that roughly a quarter (26%) of the survey are 'movers'.

| | | | |
|------------------------|------|----------------------|--------------|
| 1. OO | 1950 | taken from 'prevac' | (1768 + 182) |
| 2. SRS | 900 | taken from 'prevr' | (683 + 217) |
| 3. PRS | 1590 | taken from 'prevr' | (1590) |
| 4. Living with parents | 676 | taken from 'prevnew' | (676) |
| 5. Other | 149 | taken from 'prevnew' | (36+85+28) |

Total: 5265 cases

Note that at this stage of the research it will not be important to differentiate between the different types of SRS. Instead, at this macro level of analysis, having a single category of SRS will be more beneficial in understanding general trends.

Following this, there was the need to identify any regional differences that exist within the data (see Chapter 1). The SEH already identifies via the administrative variables at the beginning of each interview which region the interview is being conducted in. These regions were again recoded into more generic regions for simplicity. Therefore, North England consists of the NE, NW, Yorks and Humber and Merseyside. Midlands now contains East and West Midlands, London remains a single geographical region and Southern England contains SE, SW and East of England.

Finally, with the data recoded into more suitable and uniform classifications, simple analysis was run to devise a table which identified mover types by some of their basic demographic⁷, socio-economic data⁸, and housing history data⁹ to offer a general

⁷ (age of HoH, sex of HoH, marital status of HoH, household composition)

⁸ (economic status of HoH, sources of income, receipt of housing benefit, average gross income)

picture of their characteristics. The table would also break down the types of movers and 'movers' by region to illustrate geographical differences. These results are presented in Chapter 4.

3.3.5 SEH summary

In summary, the SEH is to be deployed as the macro level analysis within the multi-method framework, illustrating and outlining the basic trends and patterns being experienced amongst the different mover types connected with the SRS across England. One can further see that, as a cross-sectional dataset, the SEH offers the perfect opportunity to show a snapshot of the trends. What it is not able to do is offer a more in-depth analysis of reasons for moves and changes in household circumstances over time. This is why the framework uses the SEH as the first analytical approach which highlights the questions that need to be answered in more depth and through a longitudinal perspective as provided by the BHPS (Chapter 5) and the in-depth interviews (Chapter 7).

3.4 *British Household Panel Survey (BHPS)*

The BHPS formed the second phase of the analysis and has been designed as a bridge between the quantitative results from the SEH and the in-depth qualitative results taken from the staff and tenant interviews. Although a quantitative dataset, the longitudinal data extracted from it was analysed qualitatively to identify trends in households' life courses and their housing careers.

3.4.1 What is the BHPS?

The BHPS is a panel survey where the same original members of the survey in 1991 have been interviewed once a year so as to trace changes over time. This is in contrast to the SEH, which is of cross-sectional design with a different sample each year.

At the time when this research was started, there were seven waves of data from 1991 to 1997. The original wave (wave 'a' in 1991) consists of some 5,500 households and 10,300 individuals drawn from 250 different areas of Great Britain. Each adult

⁹ (main reasons for move, average distance moved, average duration at previous address)

member (aged 16 or over) of the household is interviewed on a series of questions covering several themes (see Section 3.4.4). Results are then inputted into the relevant wave's dataset and over the years the accumulation of data for each person/household provides a longitudinal perspective on how families, households and individuals behave and respond to events in their life course and housing career. In short the BHPS¹⁰ is a multi-purpose study which:

- follows the same representative sample of individuals - the panel - over a period of years;
- is household-based, interviewing every adult member of sampled households;
- contains sufficient cases for meaningful analysis of certain groups such as the elderly or one parent families;
- allows for linkage of data both from other surveys and from local area statistics.

3.4.2 Themes covered by the BHPS

There are six main broad themes covered by the BHPS: household organisation, labour market, economic resources, housing, health and socio-economic values.

Household organisation:

This component includes basic demographic information, information on the intra-household division of labour, household economic organisation and which members of the household control the finances, have access to the consumption of goods within the household, who does and/or organises work within the household. This will allow a greater understanding of the processes and patterns of household formation and dissolution, particularly the longitudinal element which will allow a more life course-orientated perspective. These are processes that can play a large role in the wider context of this research. If the demographic profile of an SRS provider is changing, does it have to adapt its policies and practices to provide the required service?

¹⁰ Description of BHPS is taken from official BHPS website:
<http://iserwww.essex.ac.uk/bhps/index.php/TheBHPS>

Labour market:

The labour market component provides data on patterns of individual mobility related to the labour market across successive waves. It also elucidates how individual labour market participation decisions play a role in the household context. This sort of data allows questions to be asked of how changes during the employment career affect the housing career of individuals and households who interface with the SRS.

Economic resources:

Focusing more upon income and wealth, this component gathers data on individual and household incomes and savings.

Housing:

The BHPS collects basic data on tenure, housing costs and conditions, other features of housing consumption, and also perceptions of neighbourhoods, aspirations and intentions to move. Longitudinal elements will allow an investigation of tenure mobility which is key to this thesis and of how this ties in with some of the other components such as labour market and household data. Therefore the migration/residential mobility element of the thesis can be explored through this component.

Health:

This component is of little interest to the wider thesis but does cover questions relating to individual health and related behaviour. Data is also collected related to psychological well being and patterns of health service usage.

Socio-economic values:

This component acts more as a bridging tool between the other five themes. Here it will be used to explore the effects of changing household and individual circumstances/events on beliefs. Many of the questions are attitudinal and for this the

Values, Opinions and Attitudes section of the dataset seems the most related. The main variables within this section which may be of use are on preference for moving house, whether people like their present neighbourhood, and the importance of local friends.

3.4.3 What benefits are expected from the BHPS?

There are four principal areas where the BHPS is expected to produce benefits unobtainable from the other three data sources being utilised within this research.

Firstly, the longitudinal element of the dataset allows for a more in-depth analysis than permitted by the SEH. Analysis of residential mobility and household changes of households/individuals can be connected to one of the three main tenure shifts associated with the SRS. This is primarily possible due to the fact that at the core of the BHPS is a focus on changes that families and their members experience from one year to the next, and not just a documentation of the overall trends and patterns of activity being revealed (Berthoud & Gershuny, 2000).

Secondly, periods spent in SRS can be set in the context of people's fuller housing careers and linked to changes in their household and other life events/experiences. The focus shall primarily be upon those households who have been classified in the SEH as 'movers'.

Thirdly, the BHPS offers more concise and in-depth data on reasons for moving and intentions to move. This sheds light on the dynamic nature of individuals' and households' life courses and their interaction with housing markets in such terms as turnover, stages at which people enter or exit SRS, reasons for exiting, experiences, opinions and tenure transitions.

Fourthly, it will expand the triangulation of data being sought within the context of the wider multi-method analytical and methodological framework. The results from the BHPS will not only add new light on the results from the SEH but also place in context the results derived from the HA case study and the interviews.

Perhaps the most important benefit for the present research is the ability to elicit a narrative for the life story of an individual over the desired time frame and to offer a cursory insight into their past few years.

3.4.4 Analytical framework

This section describes the steps used to define how a certain case is classified in one of the 'mover' types being sought from the BHPS. It firstly outlines what the main categories of 'mover' are and how these classifications were conceptualised. Secondly, it outlines the rules stating what criteria each case must fulfil to be classified into one of these groups and, finally, it discusses the ease with which these conceptual classifications fit into the empirical parameters of the dataset. In keeping with the multi-method framework of the research, the classifications developed for the analysis of the SEH are continued in the BHPS analysis as far as is possible.

Although there are many different housing pathways (Payne & Payne, 1977; Sullivan & Murphy, 1984; Clapham, 2002), this study is primarily concerned with three groups of people involved with the SRS – those who did not move, those who moved within the sector and those who moved out of the sector. As mentioned previously, this study is not concerned as much about people moving into SRS, as they have already been well documented (see Forrest & Murie, 1983; Reeves, 1996; Burrows, 1997; Murie, 1997; Priemus, 1997; Harriott & Matthews, 1998; Dwelly, 1999; Stephens, 2002; Wagstaff, 2003).

In order to facilitate these aims and objectives, a process for identifying these people needs to be established. The process and the rules utilised for identifying 'exiters' is laid out below first, followed by the other principal types - 'within sector movers' and 'non-movers'.

3.4.4 (i) 'Mover' categories: 'Exiters'

Cases would be classified in this category if they had left the SRS tenure and were still outside it at the end of the period of study in 1997 (BHPS wave 'g'). Note that a case would also be classified as an exiter if there had been no change of address but a

change of tenure, the most obvious example being through the Right To Buy (RTB). In bullet points, cases designated ‘exiters’ must:

- Be registered in a tenure other than SRS (i.e. LA/HA) by final year of analysis period,
- Be present in SRS at least once in analysis period,
- Normally have a change of address at some point during the designated timeframe.

3.4.6 (ii) (Within sector) ‘movers’

Termed here as ‘movers’, people moving between SRS lets would be identified as those cases where a change of address had occurred within the period of study but remained within the SRS. At this stage no differentiation is made between those moving in or between LA versus HA property. Later, however, there will be a more direct focus on HAs and it will be possible to differentiate those cases that have moved either between LA properties, or between HA properties or between HA and LA properties. In sum, movers:

- Have changed address at some point during the designated timeframe
- Have always been resident within the SRS tenure (either LA or HA) during the designated timeframe

3.4.6 (iii) Non-movers

The reason for outlining this type of person was in order to compare movers and non-movers, if required. There were two main rules instigated to identify these cases:

- The case must have been present in all waves being analysed.
- The case should have had no change of address during the period of study.

Note that, if the case has had a change of tenure but no change of address, they will be classified (as outlined above) as an exiter.

3.4.6 (iv) Classifications & the data

These classifications are in essence conceptual; the test comes whilst trying to implement these classifications into the constraints of the datasets. A few important issues are to be considered when trying to apply these classifications.

- Are as many cases as possible classified in one 'mover' type or another?
- Are there any cases, which fall into more than one classification? If so, why?
- Do the conceptual classifications bear out in the final analysis of the actual data?

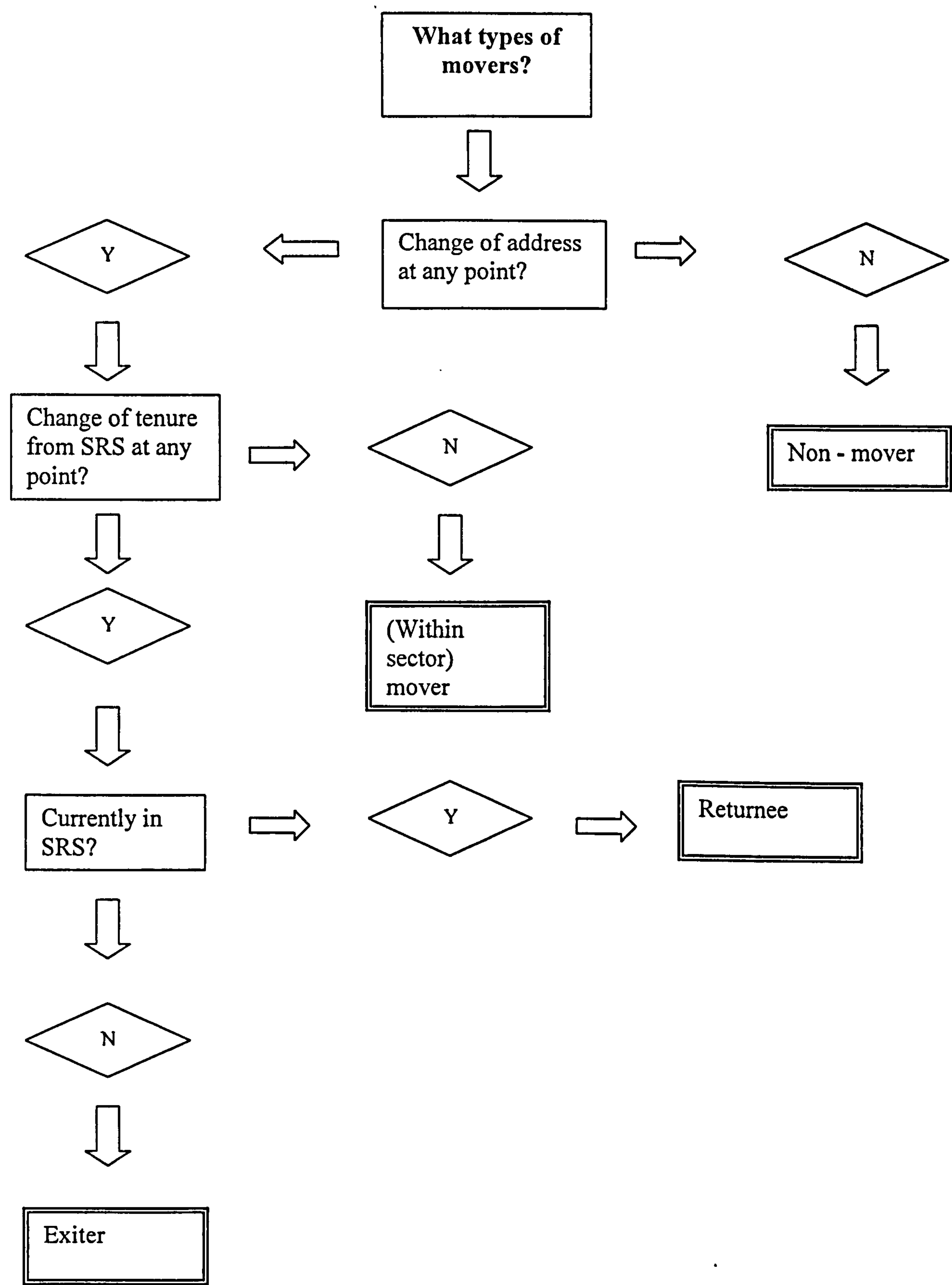
Firstly, every effort was made to identify and classify as many cases as possible, as this ensures a more rigorous and robust dataset for qualitative analysis. Nevertheless, a considerable number of cases failed to be classified. This was primarily due to missing data (see Section 3.4.7 (i)). They included cases that left the survey altogether, whether through choice or perhaps death, as well as cases that left and returned to the survey.

Secondly, the rules outlined above should ensure that no case is placed in more than one classification, thus placing each case under one mover type only. The problem may arise when cases from the unclassified group are broken down, and missing data may contradict these rules. Such cases were removed if there were more than 3 waves worth of data missing.

Finally, the three-way classification outlined above should manage to relate to most cases (see Figure 5).

These rules should make three distinct classifications and mean that the conceptual notions of 'mover' type developed beforehand can be implemented via the quantitative data available, and allow for analysis within a qualitative framework once extracted.

Figure 5: Identifying SRS-related mover types



3.4.7 Methodological problems

There are certain methodological problems associated with using the BHPS. Some of these problems have been touched upon or highlighted before, however the aim of this section is to demonstrate the methodological problems experienced that are specifically associated with this research.

Within this research there were a few specific problems which were experienced and were of most importance: 1) the degree of missing data within the dataset, 2) the comparatively small number of cases relating to HA tenants within the dataset, 3) the degree to which the analytical framework for attributing individuals to specific mover types was successful, 4) understanding how to look at the data through a qualitative and not quantitative lens. All these problems had to be overcome or at least understood in order to provide as rigorous and as representative results as possible.

3.4.7 (i) Missing data

Firstly, the BHPS, despite its many positive aspects, does have inherent flaws based upon the principle of being a panel dataset and its longitudinal element. There is an unavoidable degree of panel attrition or cases where either a member disappears and reappears or where the amount of data collected on them for certain years is missing or erroneous. This led to a number of problems in trying to form a sample set that was as complete in data as possible.

It must be said that although the issue of missing data was at times frustrating it was not as debilitating as it was first feared. Due to the qualitative nature of the analysis after data extraction there was always going to be a select few cases which were going to be looked at in reasonable depth.

However, before getting to the data extraction point of the research, a dataset was formed using syntax that identified individual cases as mover types and whom had been in the SRS at the start of the seven year time frame. Although it was acknowledged that this may miss cases that started in a different tenure, moved into SRS and then out again, it was decided that the number of cases such as this would be

fairly small in number and so for ease it was decided to start with those who began wave 1 in SRS. This allowed a larger number of cases to be included and also made the identification of reliable cases easier.

Having achieved this and the sorting of the cases into mover types another problem in regards of missing data occurred when it quickly became evident that some of these cases did not have a complete seven waves worth of data, in fact some had maybe one or two years' worth of data. This caused a problem as those cases became unreliable and also, at this stage, it was difficult to identify these cases until the data extraction stage, when they would have to be excluded manually, which was time consuming.

Therefore, the syntax was rewritten to exclude those cases that had more than three years' worth of missing data. This reduced the sample size, especially of those classified as exiters (they were often seen to disappear from the survey, perhaps unsurprisingly) but it did produce more reliable and detailed data for the remaining cases, which in all was a usable population of 1359 cases, of which 439 were exiters.

3.4.7 (ii) Small number of sample cases

As indicated, the final dataset was small in quantitative terms, with exiters accounting for only 439 cases. However, any fears of this being biased, having large degrees of error, was calmed since the data was going to be analysed in a qualitative manner. From the 439 exiters a small sample of cases was chosen to look at in-depth life histories over the seven wave period. The results from this would be fed into the analytical frameworks and hypotheses for the Nomad case study and the interviews which follow the BHPS work.

In essence, the cases were analysed in an abbreviated life history approach, and the results began to highlight the way in which social housing has played a role in their lives as well as highlighting the fact that housing is profoundly connected to other elements, such as economic and regional developments, labour markets, career changes, and demographic trends, for example. To this degree the quantity of sample cases was not as important as the quality of the cases. Also, from a methodological point of view it was interesting to use the BHPS in this manner as it, to the best of

knowledge, has hitherto been used in a mainly quantitative capacity. The degree of success with which this was achieved in regards to the wider research of this thesis and the analytical framework will be discussed in the final chapter.

3.4.7 (iii) Analytical framework in practice

Throughout this research the key to using a multi-method approach has been to try as far as possible to standardise the classifications and typologies of the movers. Using the SEH and BHPS allowed this to a point, as did the Nomad case study which follows. However, on a practical point of view, for some reason many cases did not fit within the mover framework devised and implanted via the syntax. To begin with there were a large number of unknowns in the frequencies which had to be sorted out and reduced. As mentioned earlier a few measures were taken to ensure enough data was present, however in some parts key data such as tenure-related variables could often be depicted as missing or inapplicable, the fault here perhaps lying in the data collection and degradation of the dataset, which, although reduced to a great degree by the BHPS, evidently still occurs.

As much as possible was done to reduce the number of unknowns as obviously some may have had very important and/or interesting life histories within the seven waves which may have been pertinent to this research.

3.4.7 (iv) Qualitative lens

As a final indication of the major methodological problems experienced during this research one can look at the difficulties in analysing what is essentially a quantitative longitudinal panel dataset through a qualitative lens. The first problem was translating and presenting the sheer quantity of quantitative data into a format conducive to qualitative analysis. This was achieved by transferring the data from a case into a matrix consisting of all the variables used and then with each year of data shown in order beneath the previous year. This enabled to see at a quick glance any obvious changes from year to year. For example, in this case the main one was quickly identifying changes in tenure, household circumstance and socio-economic circumstance, and also, very importantly, attitudinal data such as preference to move and why.

Once this matrix had been produced for each case, it became easier to summarise their housing career and possible centrifugal factors that influenced their life course choices and decisions. Then it was possible to interpret the data and hypothesise as to what role SRS has played in their lives from the data. These answers and hypotheses would then be fed into the subsequent regional case study and in-depth interviews.

Although the BHPS has produced a good degree of depth in the results shown and allowed a longitudinal perspective on the process of exiting, it still failed to enable some of the nuances of the individuals and households who were exiting to come to the fore. This is arguably something that only a greater appreciation of regional circumstances and in-depth interviewing would enable. Therefore the results from the BHPS qualitative analysis were a national example of where they begin to feed into questions that need to be answered more specifically.

3.4.8 BHPS summary

In this study the BHPS is deployed primarily as a bridging tool between the macro level cross-sectional data provided by the she, the more in-depth and regionally specific data that is produced by the Nomad case study (Chapter 6), and the in-depth interview results (Chapter 7). It has also been used within the methodological framework itself as a test of whether it can be successfully used as a qualitative tool in the manner depicted. What is immediately evident is the potential of the BHPS to provide large quantities of life history information in a format possible for qualitative analysis, although it could be argued that its complicated structure and lack of user friendliness can be a hindrance and perhaps explains why it has hitherto not been widely utilised in this way.

The BHPS bears the same degree of importance and weight as demonstrated by the other three data sources used within the multi-method framework; it has though in many ways provided the greatest methodological problems in this thesis. Firstly, in the complexity of the dataset itself and its lack of user friendliness. Secondly, the degree of missing data, in particular the effects of disappearing and re-emerging cases, combined with natural attrition caused a number of problems in classifying

mover types. Thirdly, these problems aligned with the small number of HA related exiter cases led to a small sample to analyse longitudinally. In the end, however, there was the positive outcome of having life course data from 9 reliable cases to feed into the Nomad data and in-depth interviews. A further number of cases were identified but after review of content the decision was made to use just 9 cases.

3.5 Nomad case study

The third methodological approach used in this research was a small localised and housing association specific case study. Following on from the larger scale macro level analysis of the SEH and the more in-depth yet non-regional specific analysis of the BHPS, this case study utilises the exit data collated by one housing association. The primary aim was to build up a more detailed picture of why and what types of people were leaving an apparently successful and well-reputed housing association.

The HA in question was Nomad Housing Group based in Newcastle and throughout NE England. The HA was formed in 1974 and its original aim was to plug the gap in the affordable housing market for single person households. Today this is still one of the key areas of housing provision by Nomad although they have diversified in recent years to react to the changing client base.

Today Nomad operate within 13 different local authorities throughout the North of England, with a housing stock of 2,300 social rented properties, 574 home ownerships. All in all Nomad have 3,320 stock-owned plus stock-managed properties (excl. home ownership). The areas in which Nomad have the highest presence are Newcastle (469 rented properties) and North Tyneside (457 rented properties).

The primary reason for using just one HA based in North East England as the focus of the case study was one of pragmatism - as with all research there is often a compromise to make within the constraints of time and money as was the case here. Furthermore, they were among the very few HAs in the region known to keep files on their ex-tenants.

The HA case study provides an important insight into what is currently being felt by tenants of social housing within the North East region with regards to the perceived role that social housing is playing in the tenants' lives and the perceived role seen through the gaze of the providers, via a small case study.

Although it was immediately recognised that this case study would only be representative of one housing association in a specific geographical region with specific economic, socio-demographic and housing market patterns, the aim was to simply provide an example of the benefits of a HA's archival files and a lead to answers about their former tenants. It was not designed to offer any regional generalisations or analyses.

It was considered a valuable addition to the multi-method framework as it added to the triangulation of data and provided a generalised picture of the current and previous few years of exiting patterns within the region. Previous other works on mobility and exiting have illustrated that there are similar groups of reasons for exiting exhibited across England (Burrows, 1998; 1999, Wagstaff, 2003, Whitehead & Cho, 2003). The results from this case study will aid the formulation of questions to be answered during the subsequent stages of the research as well as provide valuable insights into the trends of exiting by itself.

3.5.1 The Nomad data

The dataset used comprises of 393 individual cases chosen at random from the Housing Association's files for previous tenants. It is important to note once more at this juncture that Nomad Housing Association is different to many other Housing Associations in that they originally formed to specialise in providing accommodation for single person households in need of social rented accommodation. As such the results from this research are biased towards that demographic profile. Data was then manually extracted from these files and placed into a Microsoft Excel spreadsheet. The tenant files comprised of the original application form that gave the tenants current (at time of application) demographic, socio-economic and geographical characteristics such as gender, age, employment status, income, current address, and other household members to be re-housed. The form also provided information on

why the applicant required social housing in the first instance. The tenant file, however, also included a form completed by a housing officer who had visited the applicant prior to acceptance of their application. This report often included extra details such as previous addresses and length of tenure at current or previous address. One should note that at this point there was no uniformity between the application forms as different files often had different versions of the application form that had been changed over time, often excluding particular information that then had to be sought via other forms within that file.

Having extracted the data, the Excel spreadsheet was then transferred to an SPSS format. The statistical analyses carried out on the dataset were by design basic in nature. They consisted, firstly, of running frequencies on the main variables such as age, gender, income, other household members, receipt of benefit etc. Some variables needed to be recoded due to the size and spectrum of difference, e.g. age, weekly income and length of tenancy. The results offered a first glance of the tenant and highlighted the general patterns of tenants exiting from a housing association.

Secondly, cross tabulations were run with the aim of identifying reasons for termination by gender, age, household and tenancy length. This provided a breakdown of the individuals and their households regarding why they left and how long they had spent in Nomad's accommodation. It should be noted at this point that due to the flawed data collection process of the exit form and the resulting degree of missing data (i.e. parts of the form left blank/incomplete or unreadable) some of the results may be biased.

Finally, these results were analysed hermeneutically in order to provide a general overview of patterns and trends of tenants who left the housing association and to see whether there were particular typologies and relationships.

An attempt was made to use the ex-tenant files as the basis for in-depth interviews with exiters. However, few forwarding address details were correct or current and those asked expressed little interest in participating. Therefore an alternative system of obtaining ex-tenant interviews was devised, as outlined in the following section.

3.6 In-depth interviews

The in-depth interviews with housing association (ex-) tenants form the final part of the three pronged methodological framework. The two HAs involved were Nomad, who have already been mentioned, and Enterprise5, another Newcastle based HA. These interviews were designed to build upon the cross-sectional results obtained via the SEH and the more longitudinal results from the BHPS. They allow a more in-depth understanding of the process leading up to exiting and greater investigation into what role social housing has been perceived to have played in the life courses of those interviewed. From these results it was intended that inferences to the changing nature of the calls upon social housing could be unearthed at a first hand level and in a degree of intensity that the previous two datasets had been unable to provide. These could then be discussed with some HA staff members to assess what impact the results may have on them as providers. In many ways the interview questions were derived from questions raised in the previous two data sources.

However, as a distinct methodological approach the primary aim of the in-depth interviews was to interview those tenants who had some experience of either moving within the sector or those who had or were about to exit the sector. Following the themes of this thesis the interviews focused around the main two themes of reasons for exiting the sector and the role that social housing had played in their lives. The next few sub-sections outline the main conceptual, methodological and analytical considerations and problems experienced whilst preparing and during the conduction of the interviews.

3.6.1 Why use in-depth interviews?

Within the wider social science literature, the methodological considerations of qualitative methods in general have been largely and exhaustively documented (see Eyles & Smith, 1988; Jackson, 1989; Silverman, 1993; Cook & Crang, 1995; Johnston, Gregory & Smith, 1994; Robinson, 1998, for examples) and as such this section offers a brief synopsis of the main considerations when using in-depth interviews.

Firstly, it is important to reiterate the difference between this methodological approach and that of the previous two sets of analyses. Qualitative methods can generally, in geography literature, be traced back to the advent of the humanistic geographies of the early eighties which prescribed an epistemological stance of agency over structure and were a reaction to the dominance of quantitative methods of the previous eras (for an in-depth review of the methodological and accompanying theoretical development of human geography see Cloke et al, 1991). In fact Cloke et al. (1991) see qualitative methods as direct by-products of the advent of humanistic geography. However, this is not to suggest that the use of qualitative methods such as interviews were unheard of before this time, this is simply the time when they came to the fore. Indeed in contemporary human geography and in wider social sciences as a whole, one could say that the balance of power has now shifted towards qualitative methods to the point where quantitative methods find themselves often on the margins of social science research, with many researchers often finding the quantitative analysis element of research too hard, inhuman and dry, and in many cases most likely to be approached with the greatest trepidation (Fotheringham, 1997).

In general, qualitative methods are tools for attempting to understand the world which we live in whilst simultaneously recognising that the world we live in is in fact a multitude of different subjective and relative worlds, which are viewed differently by different individuals. In other words, the common theme amongst qualitative methods is to obtain subjective understanding rather than statistical description (Johnston et al, 1994).

With regards to the use of interviewing specifically (in this case in-depth interviewing), this type of method (and its varying techniques) is generally used to obtain an individuals' life history, biography or other wide ranging information relevant to understanding their experiences and aspirations on a certain topic or on their life course as a whole (*ibid.*).

3.6.2 Tenant Interviews

The tenant interviews were aimed at unpacking the role of social housing in the lives of tenants, with a particular focus on the exiters. This focus led to an interview population of 15 respondents, with the majority being ex-tenants who had left either

Nomad or Enterprise5 at some point in the previous six months or so. As is outlined in more detail in Chapter 7, the respondents were all located in the North East of England and tended to be an eclectic mix of household types (although the majority of respondents were female) and of experiences with their respective former social housing providers.

The interviews themselves were all conducted *in situ* at a place of the respondents choosing, which varied between their home, work place and, in a few cases, public places such as cafes and bars. This was all done with the intention of making the respondent feel most comfortable and relaxed in their surroundings (Valentine, 1997). It was decided in advance that the situation of the interview would be key to the cooperativeness of the respondents (Denzin, 1970).

Furthermore, it was decided against conducting interviews at the university as it was felt this would be too formal an interview. However, before even reaching this point a number of problematic issues were encountered that made the conduction of the tenant interviews more complicated and frustrating than the hitherto relatively simple and straightforward experience of interviewing housing association staff members.

3.6.3 (i) Problems encountered during tenant interviews - access

Access to former tenants proved a major challenge. Firstly, the Data Protection Act and the guidelines of the two housing associations regarding tenant information and confidentiality clauses had to be negotiated. In general, this was achieved far more simply with one housing association, where access to previous tenants was granted relatively quickly, compared to the other housing association where it took over six months. In the end when permission was granted the method of approach between the two housing associations differed greatly. One took the timely and more measured approach of writing to those former tenants on record and those in the process of leaving, explaining the research project, its goals and what the interview would be concerned about. The response rate to this approach was extremely low and in fact yielded no interviews.

Following this, the housing association tried a slightly more direct approach by asking those tenants who attended an 'exit' interview, to participate in the study by answering official questions during that interview. This in itself led to a very small window of opportunity to either persuade or arrange someone to meet for an interview but also left little time to sit-in on the exit interview where people weren't prepared to stay for more than a few minutes. Therefore, these methods failed in producing any positive results.

These methods were in stark contrast to the approach used by the other housing association where staff phoned/met the former or soon to be ex-tenants personally. To begin with this approach generated more results, particularly when combined with a follow-up telephone call from myself confirming their willingness to participate, that they would be recorded, what the interview would entail and expected length of interview.

In defence of both housing associations it is recognised that this process was made even more difficult due to the types of people being targeted for interview, who were exiters - either those who had left or were in the process of leaving the sector. In many cases the housing associations had little or no information on what happened to tenants once they exited, a problem which is still innate in the social housing sector and what this thesis intends to illustrate and offer insight into.

At this stage the interviews which were conducted were in general provided by the people who had left forwarding addresses and/or had developed cordial relationships or friendships with the housing association staff, mainly via the housing officers and assistants. As such it is reasonable to assume that those who volunteered for interviews would perhaps have an innate positive bias in their recollection of their time and relationships with their social housing providers, which in turn may have clouded some of the more negative aspects of their stay (were there any).

However, it would also be fair to say that some people conducted the interviews out of an openness and interest in the project. In general, though, most of the interviews were obtained through the offering of financial inducements for the respondents' time and willingness to co-operate. This decision was taken when a number of months had

passed with no further interviews obtained and only a handful conducted in the space of twelve months. The offer of financial inducement did bring a few more interested parties but not enough to enable a selective process of choice for myself. Therefore there was no opportunity to establish a control group or to dictate what types of households were of most interest as outlined in the SEH, BHPS and Nomad case study results and previous literature (i.e. Burrows, 1998).

3.6.3 (ii) Personal agendas

As outlined in Section 3.5.1 one of the problems of conducting semi-structured in-depth interviews is that they still require a degree of control and rigidity to prevent the interview veering away from what the researchers' aims and objectives are. Although a degree of latitude is often needed and often surprisingly beneficial there are times when entire sections of an interview are out of control and of no relevance to the interviewer. This occurred on a few occasions and was dealt with by trying to refocus the respondent back on the interview schedule and not stay on their personal agenda.

3.6.4 Staff interviews

With all research and fieldwork there is inevitably the issue of 'gatekeepers' and this research proved no different. As outlined in Section 3.5 of this chapter, the staff interviews were obtained via links forged with two Newcastle based housing associations.

However, their deployment in this methodological framework is certainly second to that of the tenant interviews. The role of the staff interviews is to provide an assessment and understanding of the impacts for the SRS providers in light of the findings from the SEH, BHPS, HA case study and tenant interview results.

3.7 Summary

In summary this chapter has outlined the main methodological considerations of the thesis and outlined the positive and negative aspects of each of the methods and data sources being used. This has allowed a wider appreciation of their deployment within the multi-method framework. Furthermore, each of the methods and data sources

were chosen for a specific purpose and this chapter has allowed for a more thorough outline of their deployment and limitations, and how they feed through into the next stage of the research analysis.

In general terms the methodology has been set out to be deployed in decreasing scales of examination with each method used, moving from a macro level analysis through to an in-depth subjective individual level.

The SEH is deployed as the macro level analysis of the study, thus allowing an understanding of the basic and fundamental trends and patterns to be established by those households entering, moving within and most importantly exiting the SRS across England. From these trends questions will be raised which will involve deeper examination of motives and behaviours of certain households over the course of their housing careers. However, since this is out of the ability of the SEH, these questions will be examined by the second method deployed, which is the BHPS.

The BHPS is a panel dataset with a longitudinal perspective. Its purpose is to use the findings from the SEH in order to identify relevant cases relating to the wider aims of the thesis, namely the role social housing is playing in exiters lives. From this point it will extract a number of cases from across the country and analyse them qualitatively, focusing on their life and housing history over seven waves of data from 1991-1998. The main advantage of the BHPS is its ability to follow demographic, socio-economic, housing and attitudinal changes over time, in essence providing individual life histories of the types of cases outlined by the SEH, with particular focus on placing their periods of residence in the SRS within their wider housing career.

In turn, these results begin the preliminary categorisation of the different roles that SRS has played in the lives of the exiters. These results are then considered within a narrower geographical focus. The third approach of the methodological framework is that of the HA cases study.

The Nomad case study focuses on the profiles and reasons for exiting in the archival files of a HA. This provides an example of the type of data that can be gathered by HAs in regards to exiting and also examines this type of data's methodological and

analytical worth. In its own right the data is a useful source in understanding the reasons for exiting and can allow for inferences to be made, based on the categories devised in Chapter 4, as to what role SRS has played in the lives of those tenants who left the HA. This in turn raises interesting questions to be followed up with more in-depth analysis.

The final method deployed is the in-depth interview with tenants. Most of the tenants had left the sector. This enabled unique retrospectives by the exiters, as their views on the sector are likely to have been tempered by their experience within it and their current housing situation. In order to unpack these subjective experiences and understand the imbued meanings, the interview was the only appropriate methodological tool to achieve this aim. After the tenant interviews, staff interviews were conducted to briefly assess the implications of these findings for SRS providers, therefore giving a more rounded understanding of the exiting phenomenon.

The advantages and disadvantages of each methodology and technique were discussed earlier in this chapter, thus need not be repeated here. However, an assessment of the merits, disadvantages and successes of the methodological framework employed in this study are discussed in Chapter 9 after the results have been outlined and discussed. This will provide room for a retrospective appraisal of the methods used. Before this stage of the research though, the results are presented, starting with the first analytical approach of the methodological framework, the macro level national analysis of the SEH.

Chapter Four - SEH Results

4.1 Introduction

This chapter, using data from the Survey of English Housing (SEH) 1998/99, identifies the demographic and social characteristics of those households who are described as 'movers' and interact with social rented housing (SRS) via different housing pathways.

The chapter forms the initial basis for the understanding of what role social housing has played in people's lives by establishing the underlying demographic and social trends of households involved in considering this question. To this end the chapter examines what types of households are exiting the SRS? Are there any significant regional differences to be considered? Can a cursory idea of the role social housing is playing in people's lives be drawn from the macro level analysis of the SEH?

Firstly, the results are presented and broken down for each of the different mover types associated with the SRS. This process involves identifying the mover intos, within and exiting the sector from the dataset. A review of the more specific methodological aspects of this can be found in Chapter 3, Section 3.2.3. Secondly, the results are summarised and considered within a regional context. Lastly, the chapter concludes with a review of the main findings and how the results inform the following chapter.

4.2 Results

The main focus of this chapter is on the characteristics of different 'mover' types as they have moved between the SRS and the two other tenures. The results illustrated predominantly refer to the characteristics of the HoH, as there is little data with regards to spouse/partner and other household members within the SEH. But the movement patterns of the HoH are taken to refer to the household as a whole. The following sections break down the results by movement type and illustrate regional

differences, beginning with characteristics of those moving within SRS in the previous three years.

4.2.1 Movers within SRS

This section describes the characteristics of those movers who changed address at least once *within* the SRS in the previous three years. The data shows that in these years there were 677 cases where households moved within the SRS.

When aggregated, an average picture of a HoH and household moving within SRS is shown as in Table 6. It should be noted that although these tables contain a lot of data they represent only an aggregated view of 'movers's characteristics from a few selected indicators. The existence of HoHs who have different characteristics but have moved within the SRS should not be discounted; these results have merely been designed to show an 'average' typology.

The cells shown in Table 6 indicate the average characteristics of HoHs moving within the SRS. Table 6 demonstrates that over 30% of households are single person households, corroborating previous findings (Burrows, 1997). Next most numerous is 'lone parent, dependent children' (26.6%) and 'couples with dependent children' (26.0%). These three household types together account for 85.5% of all household moves within SRS.

In terms of what people stated as their main reason for moving, the desire for a bigger or better dwelling is most prominent, at nearly 25%. However, as Burrows (1997, p17 footnote) has noted in his previous work, this description of reason for the move is problematic. Instead, Burrows interprets this classification as wanting "more appropriate accommodation". This could be taken as relating to expanding family, an increase in salary accompanied with a desire to move up the housing market and so on. The second most common reason for leaving the previous address was the desire to move to a better/more pleasant area/neighbourhood, over one-fifth of respondents stating this as their main reason for leaving.

In keeping with other literature relating to social housing tenants (The Housing Corporation, 2001) nearly 70% of HoHs who are of this move type are economically inactive¹¹, with only a fifth of HoHs in full-time employment. This trend for employment is corroborated by the fact that only 30.1% of HoHs state earnings from employment as their first source of income, different state subsidies also being prevalent - see Table 6.

Finally, most of the average within SRS movers tend to have moved within their area/neighbourhood with the average distance travelled being 1 to 2 miles. This result is in keeping with other work which identifies social housing movement in general, but in particular within SRS movement as occurring predominantly within the same LA boundaries (Boyle, 1998; Burrows, 1997, 1999).

Table 6: The characteristics of within SRS 'mover' households

| | |
|-------------------------------------|---|
| Average age (HoH) | 38 yrs |
| Sex (HoH) | Male 54.4% Female 45.6% |
| Marital status (HoH) | Married - 29.0% Never married - 26.1% Divorced - 16.5% |
| Household composition | Single person household - 32.9% Lone parent, dependent children - 26.6% Married/cohabiting couple, dependent children - 26.0% |
| Economic status (HoH) | Retired - 21.8% Other inactive - 21.8% F/T employment - 20.4% |
| Sources of income (HoH) | Earnings from employment - 30.1% Child benefit - 25.4% Income support - 14.9% |
| Receipt of housing benefit | Yes - 74.8% No - 25.2% |
| Median gross annual income (HoH) | £11,000 |
| Main reasons for move | Wanted bigger/better flat/house - 24.5% Better area - 22.4% Other reasons - 15.0% |
| Median distance moved | 1 mile but less than 2 miles |
| Median duration at previous address | 3 yrs but less than 5 yrs |

Source; SEH 1998/99, own analysis

¹¹ Economically inactive refers to those who are unemployed, sick or disabled, retired or any other form of economic inactivity.

4.2.1 (i) Regional differences

Regionally, there are some departures from the overall patterns shown in Table 6. In general, the average age of HoH moving within the sector tends to be lower within the southern half of England, at about 36 years compared to approx. 40 years in northern regions (see Table 7). Also in the south there tend to be more female HoHs than in the north.

Most importantly, however (possibly due to regional economic markets), HoHs in the southern regions are more likely to be economically active, 43% on average in London and the South, only 35% in the North and Midlands. This regional divide is further illustrated by the fact that only 22.7% of HoHs in North England derives their main source of income from earnings, compared to approximately a third in the Midlands, London and Southern England.

Finally, the last noticeable difference is in the main reasons for moving. North England, the Midlands and London HoHs all state a desire for a better area/neighbourhood as the main reason. In comparison, South England HoHs are more interested in obtaining more 'appropriate' accommodation (i.e. bigger/better) rather than leaving their current area/neighbourhood, which in fact only accounted for 14%. This is a small percentage compared to 23.3% in North England, 29.4% in the Midlands and 28.6% in London.

Table 7: Movers within SRS by region

| Present region | Median age of HoH | Sex of HoH | Marital status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|---------------------------|-------------------|----------------------------|--|--|---|---|----------------------------|-----------------------------------|--|------------------------------|-----------------------------------|
| North England (209 cases) | 40 yrs | Male 55.5% Female 44.5% | Never married 29.2% Married 26.8% Divorced 14.8% | Single person household 35.7% Lone parent, dependent child 24.4% Married/cohabiting couple, dependent children 23.0% | Retired 21.7% Sick or disabled 20.3% Other inactive 19.6% | Child benefit 25.6% Earnings from employment 22.7% Income support 16.3% | Yes 78.8% No 21.2% | £10,000 | Better area 23.3% Other family/personal reasons 20.9% Wanted bigger/better flat/house 16.3% | 1 mile but less than 2 miles | 3 yrs but less than 5 yrs |
| Midlands (139 cases) | 39 yrs | Male 62.6% Female 37.4% | Married 33.8% Divorced 22.3% Never married 21.6% | Single person household 30.9% Lone parent, dependent children 25.9% Married/cohabiting couple, dependent children 23.7% | Retired 22.7% Other inactive 19.7% F/T employment 19.2% | Earnings from employment 30.6% Child benefit 22.4% Income support 16.3% | Yes 74.1% No 25.9% | £11,000 | Better area 29.4% Wanted bigger/better flat/house 20.6% Other family/personal reasons 20.6% | 1 mile but less than 2 miles | 3 yrs but less than 5 yrs |
| London (113 cases) | 35 yrs | Male 46.9% Female 53.1% | Never married 35.4% Married 21.2% Divorced 19.6% | Single person household 37.2% Lone parent, dependent children 32.7% Married or cohabiting couple, dependent children 22.1% | Other inactive 27.4% F/T employment 23.0% Retired 13.3% | Earnings from employment 32.1% Child benefit 26.4% Income support 16.0% | Yes 76.8% No 23.2% | £10,000 | Better area 28.6% Wanted bigger/better flat/house 19.0% Landlord required tenant to move out 14.3% | 1 mile but less than 2 miles | 2 yrs but less than 3 yrs |
| South England (216 cases) | 38 yrs | Male 51.9% Female 48.1% | Married 31.9% Never married 21.3% Widowed 17.1% | Single person household 29.6% Married or cohabiting couple, dependent children 32.4% Lone parent, dependent children 25.9% | F/T employment 27.4% Retired 23.3% Other inactive 20.9% | Earnings from employment 37.9% Child benefit 28.1% State pension 13.7% | Yes 70.4% No 29.6% | £11,000 | Wanted bigger/better flat/house 36.7% Other family/personal reasons 18.4% Better area 14.3% | 1 mile but less than 2 miles | 3 yrs but less than 5 yrs |

Source; SEH 1998/99, own analysis

What this section has shown is that most within SRS moves are 'local' (most likely to have been within the same Local Authority, although it should be noted that further investigation of this isn't possible within the SEH) and that there are few significant regional differences between those who have moved within the SRS. What are illustrated next are the characteristics of those entering the SRS.

4.2.2 Movers entering SRS

This section describes the characteristics of entrants into the SRS globally (Table 8) and then divides them into three main pathways (Table 9): from the private rented sector (PRS), from owner occupation (OO) and from the parental home (LWP).

Table 8 shows the aggregate characteristics of all those HoHs entering the SRS. In generic terms HoHs entering SRS tend to be younger than HoHs from the other mover types (averaging 35 years old). They are more likely to be single person households, and they earn on average £11,000 per annum. Entrants tend to have a relatively high percentage of economically inactive HoHs, 60% in total classified as not working. People entering the SRS tend to have left their previous address primarily due to some sort of family or personal reason or relationship breakdown. They tend to have moved a relatively short distance from the previous address, between one and two miles, having been resident at that address for a relatively long time, anywhere between five to twenty years in general.

Table 8: Characteristics of SRS entrants

| | |
|--------------------------------------|---|
| Average age (HoH) | 35 yrs |
| Sex (HoH) | Male 57.8% Female 42.2% |
| Marital status (HoH) | Never married - 32.8% Married - 19.7% Cohabiting - 18.7% |
| Household composition | Single person household - 35.3% Married/cohabiting couple, dependent children - 24.4% Lone parent, dependent children - 22.0% |
| Economic status (HoH) | F/T employment - 34.0% Other inactive - 17.5% Retired - 14.9% |
| Sources of income (HoH) | Earnings from employment - 45.2% Child benefit - 19.3% Income support - 12.8% |
| Receipt of housing benefit | Yes - 54.1% No - 45.9% |
| Average gross annual income (HoH) | £11,000 |
| Main reasons for move | Other family or personal reasons - 26.3% Independence - 13.0% Other reasons - 11.6% |
| Average distance moved | 1 mile but less than 2 miles |
| Average duration at previous address | Approx. 6-7 yrs |

Source; SEH 1998/99, own analysis

The breakdown by housing pathway (i.e. the tenure which they left to move into the SRS) reveals some considerably different patterns from this generic picture (see Table 9). The following sections offer a résumé of the characteristics of the three mover types that form entrants into SRS.

Table 9: Entrants into SRS by mover type

| Type of move | Median age of HoH | Sex of HoH | Marital status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|--|-------------------|----------------------------|--|---|--|---|----------------------------|-----------------------------------|--|-------------------------------|-----------------------------------|
| PRS to SRS (290 cases) | 35 yrs | Male 60.7% Female 39.3% | Never married 33.1% Married 20.0% Cohabiting 16.9% | Single person household 36.9% Married/cohabiting couple, dependent children 23.4% Lone parent, dependent child 22.4% | F/T employment 30.1% Other inactive 17.6% Unemployed 15.6% | Earnings from employment 38.6% Child benefit 24.9% Income support 14.1% | Yes 63.5% No 36.5% | £11,000 | Other reason 23.6% Other family/personal reasons 15.7% Wanted bigger/better flat/house 14.6% | 2 miles but less than 5 miles | 12 mths but less than 2 yrs |
| OO to SRS (117 cases) | 44 yrs | Male 48.7% Female 51.3% | Married 25.6% Divorced 23.1% Separated 17.1% | Single person household 43.6% Lone parent, dependent child 20.0% Married/cohabiting couple no children 16.2% | Retired 31.6% F/T employment 23.9% Sick/disabled 14.5% | Earnings from employment 37.5% State pension 17.9% Income support 14.3% | Yes 48.3% No 51.7% | £11,000 | Divorce or separation 20.0% Smaller/cheaper house/flat 20.0% Other family/personal reasons 17.1% | 1 mile but less than 2 miles | 5 yrs but less than 10 yrs |
| Living with parents to SRS (156 cases) | 25 yrs | Male 64.1% Female 35.9% | Never married 50.0% Cohabiting 33.3% Married 13.5% | Married/cohabiting couple, dependent children 35.3% Single person household 26.9% Lone parent, dependent children 23.1% | F/T employment 48.1% Other inactive 20.5% Unemployed 14.1% | Earnings from employment 59.6% Child benefit 20.5% Income support 9.9% | Yes 50.6% No 49.4% | £12,000 | Other family/personal reasons 46.2% Independence 28.2% Marriage/begin living together 17.9% | 1 mile but less than 2 miles | 10 yrs but less than 20 yrs |

Source; SEH 1998/99, own analysis

4.2.2 (i) PRS to SRS

This type of mover has an average age of 35 years old. Two-thirds of the cases are male HoH, and just over a third are single person households - with a tendency not to have been married. In addition, nearly 38% are economically active; two-thirds receive some level of housing benefit and the average income of HoH is £11,000 per annum.

Movers from PRS tend to have moved a slightly longer distance than the average entrant to SRS, perhaps due to availability or proximity of nearest SRS accommodation, generally moving between two and five miles. As one would expect with the PRS, turnover tends to be more rapid as a general pattern. Therefore, the average time spent at the previous accommodation was less than two years.

Reasons for leaving PRS are not especially revealing with 24% stating 'other' as the main reason. Perhaps they viewed SRS as a more stable or accessible tenure or they wanted to be closer to friends/family - this is unclear and, as stated before, the SEH is limited in its scope for further analysis.

Main regional differences within PRS to SRS movers

Table 10 illustrates that North England and the Midlands HoHs tend, on average, to be older than southerners, 37 years old compared to 33 years old. Once more, those in the south are more likely to be economically active, 42.5% compared to just 35%. It is noteworthy that North England HoHs have again the lowest level of economic activity with just 31.7%. With regards to annual HoH income the North seem disadvantaged compared to the southern regions, with £10,000 being the average in the North and approx. £12,000 in the South.

Again, single person households are predominant except in Southern England where Married/cohabiting couples with dependent children are more common. Finally, it seems that in the South people are more likely to reside at their previous address for a longer time (between two and three years) than those HoHs in the North (between one and two years).

Table 10: PRS into SRS by region

| Present region (290 cases) | Median age of HoH | Sex of HoH | Martal status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|----------------------------|-------------------|----------------------------|--|---|--|--|----------------------------|-----------------------------------|--|-------------------------------|-----------------------------------|
| North England (101 cases) | 36 yrs | Male 49.5% Female 50.5% | Never married 40.6% Cohabiting 14.9% Separated 14.9% | Single person household 36.6% Lone parent, dependent child 32.7% Married/cohabiting couple, dependent children 14.9% | Other inactive 24.8% F/T employment 22.8% Unemployed 15.8% | Earnings from employment 35.1% Child benefit 31.9% Income support 14.9% | Yes 72.0% No 28.0% | £11,000 | Wanted bigger/better flat/house 18.8% Better area 16.8% Landlord required tenant to move out 14.9% | 1 mile but less than 2 miles | 12 mths but less than 2 yrs |
| Midlands (45 cases) | 39 yrs | Male 77.8% Female 22.2% | Never married 26.7% Divorced 24.4% Married 22.2% | Single person household 42.2% Married/cohabiting couple no children 22.2% Lone parent, dependent children 17.8% | F/T employment 31.1% Other inactive 17.8% Retired 15.6% | Earnings from employment 36.4% Child benefit 21.2% State pension 15.2% | Yes 55.6% No 44.4% | £9,000 | Other reason 17.4% Better area 14.5% Landlord required tenant to move out 11.6% | 1 mile but less than 2 miles | 12 mths but less than 2 yrs |
| London (41 cases) | 32 yrs | Male 63.4% Female 36.6% | Never married 46.3% Married 17.1% Divorced 14.6% | Single person household 46.3% Married or cohabiting, dependent children 19.5% Lone parent, dependent children 17.1% | F/T employment 31.7% Unemployed 22.0% Other inactive 14.6% | Earnings from employment 36.8% Income support 23.7% Child benefit 18.4% | Yes 63.4% No 36.6% | £12,000 | Wanted bigger/better flat/house 19.5% Landlord required tenant to move out 17.1% Other reason 12.2% | 1 mile but less than 2 miles | 2 yrs but less than 3 yrs |
| South England (103 cases) | 34 yrs | Male 63.1% Female 36.9% | Marned 28.2% Never married 23.3% Cohabiting 22.3% | Married/cohabiting couple, dependent children 34.0% Single person household 31.1% Lone parent, dependent children 16.5% | F/T employment 36.3% Sick or disabled 16.7% Retired 14.7% | Earnings from employment 45.6% Child benefit 22.8% Other state benefit 10.1% | Yes 58.8% No 41.2% | £11,000 | Wanted bigger/better flat/house 17.7% Landlord required tenant to move out 16.5% Marriage or begin living together 13.9% | 2 miles but less than 5 miles | 2 yrs but less than 3 yrs |

Source; SEH 1998/99, own analysis

4.2.2 (ii) OO to SRS

Entrants from OO tend to be older, averaging 44 years old (Table 9). 51.3% of HoHs are female, the only mover type where there are more female HoHs than male. With regards to household type, 43.6% are single person households and approximately 40% are either separated or divorced (see Table 9).

In general, there tend to be two types of OO entrants to SRS. Firstly, those who left due to a relationship breakdown and may not have had the resources to enter OO themselves, 20% moving due to the requirement of a smaller property, traditionally the female spouse/partner. Indeed, 20% of the answers given for the main reason for leaving were divorce or separation.

Secondly are those more elderly entrants who are retired (31.6%), have maybe recently lost a partner/spouse, are reliant on state support such as pensions (17.5%) and therefore require/desire smaller accommodation (20%) through choice or can no longer afford mortgage repayments (14%). These movers tend to have been resident at the previous address for approx. five to ten years, and moved a relatively short distance of between one and two miles from the previous address. Perhaps this is due to financial reasons or the fact that established networks and amenities are nearby, which the household either requires or is unwilling to give up.

Regional differences within OO to SRS movers:

Once more the Northern regions tend to be a lot older on average than the Southern regions, 48 years old in the north and just 39 years old in the south (Table 11). These movers tend to show little regional differentiation from the aggregate data. However, one anomaly is that, in general in the South, the annual income has been reversed compared to earlier trends, with the Northern HoHs earning more. However, this is likely a statistical error because there are only 7 cases representing London, which have the lowest average annual income of £9,000. Therefore, not too many definitive conclusions can be made from such a small sample size. The remaining characteristic indicators reveal no significant regional differences within this mover type (Table 11).

Table 11: OO into SRS by region by mover type

| Present region (117 cases) | Median age of HoH | Sex of HoH | Marital status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|----------------------------|-------------------|----------------------------|--|--|---|---|----------------------------|-----------------------------------|---|-------------------------------|-----------------------------------|
| North England (57 cases) | 50 yrs | Male 73.3% Female 26.7% | Married 29.8% Never married 19.3% Divorced 19.3% | Single person household 45.6% Married/cohabiting couple no children 22.8% Lone parent, dependent children 17.5% | Retired 38.6% Sick or disabled 17.5% F/T employment 15.8% | Earnings from employment 27.8% State pension 25.9% Child benefit 13.0% | Yes 47.4% No 52.6% | £11,000 | Divorce or separation 36.8% Wanted smaller/cheaper house/flat 21.1% Affordability 10.5% | 1 mile but less than 2 miles | 5 yrs but less than 10 yrs |
| Midlands (22 cases) | 46 yrs | Male 63.6% Female 36.4% | Separated 31.8% Divorced 31.8% Married 22.7% | Single person households 45.5% Married/cohabiting couple, dependent children 18.2% Lone parent, dependent children 18.2% | Retired 31.8% F/T employment 27.3% Other inactive 13.6% | Earnings from employment 50.0% Income support 15.6% Child benefit 12.5% | Yes 54.5% No 45.5% | £12,000 | Divorce or separation 50.0% Affordability 18.8% Job related 12.5% | 2 miles but less than 5 miles | 5yrs but less than 10 yrs |
| London (7 cases) | 40 yrs | Male 68.2% Female 31.8% | Never married 28.6% Married 28.6% Divorced 28.6% | Single person household 57.1% Married or cohabiting, dependent children 14.3% Lone parent, dependent children 14.3% | Other inactive 28.6% Sick or disabled 28.6% Retired 14.3% | Earnings from employment 50.0% Income support 33.3% Child benefit 16.7% | Yes 66.7% No 33.3% | £9,000 | Divorce or separation 28.6% Other reasons 28.6% Affordability 14.3% | 1 mile but less than 2 miles | 10 yrs but less than 20 yrs |
| South England (31 cases) | 39 yrs | Male 41.9% Female 58.1% | Divorced 22.6% Married 19.4% Never married 16.1% | Single person household 35.5% Lone parent, dependent children 29.0% Married or cohabiting, dependent children 25.8% | F/T employment 38.7% Retired 22.6% Other inactive 12.9% | Earnings from employment 40.0% State pension 20.0% Income support 15.0% | Yes 41.9% No 58.1% | £11,000 | Divorce or separation 38.1% Other family or personal reasons 23.8% Affordability 14.3% | 2 miles but less than 5 miles | 5 yrs but less than 10 yrs |

Source; SEH 1998/99, own analysis

4.2.2 (iii) LWP to SRS

'Nest leavers' have a considerably different profile to those mentioned previously (Table 9). They tend to be considerably younger, averaging 25 years old. Two-thirds of HoHs are male, over a third are either married or cohabiting with approximately a quarter being single person households and another quarter being lone parents with dependent children. With regards to income, 57% are economically active, 60% stating their main source of income coming from earnings averaging £12,000 per annum, higher than the other two mover types.

They left home primarily due to family/personal reasons (46.2%) but independence (28.2%) and beginning to live together (17.9%) are also important¹². Once more, as with most entrants the distance from the family home is relatively short - between one and two miles. However, the average time spent at the previous address is understandably longer than other mover types - between ten and twenty years i.e. encompassing childhood and adolescence.

Regional differences within LWP to SRS movers:

Nest leavers, as stated earlier, have some very distinct characteristics and some of these are further manifested within the regional differences (Table 12). Firstly, the sex of HoH is predominantly male, ranging between 66% and 72%, other than in London where 51.6% are female. The latter seems to fit in with the fact that within London the predominant household composition is that of lone parent with dependent children (38.7%).

With regards to household composition, the North/South divide does not appear here nor does the trend of single person households. In North England and South England the main household type is married/cohabiting couples with dependent children (47.2% & 41.7% respectively), whereas only the Midlands has the expected single person household composition (36.1%) as most common.

The patterns of sources of employment are similar across all regions except London where there is a markedly smaller percentage who receive most of their money from earnings - just 45.2% compared to 64% on average across the three other regions.

Leaving London aside, the final two regional differences focus around South England. Firstly, nest leavers are less likely to receive housing benefit - just 36.1% compared to 54% amongst the three other regions. Secondly, South England has the highest annual income of £14,000 and London the lowest with £10,000.

¹² It should be understood that the classifications utilised within the SEH could often be construed as similar or unclear, so it is possible some reasons for moving do overlap.

Table 12: LWP into SRS breakdown by region

| Present region (156 cases) | Median age of HoH | Sex of HoH | Mantal status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|----------------------------|-------------------|----------------------------|--|--|--|---|----------------------------|-----------------------------------|--|-------------------------------|-----------------------------------|
| North England (53 cases) | 23 yrs | Male 66.0% Female 34.0% | Never married 47.2% Cohabiting 37.7% Married 15.1% | Married/cohabiting couple, dependent children 47.2% Lone parent, dependent children 24.5% Single person household 20.8% | F/T employment 41.5% Unemployed 20.8% Other inactive 15.1% | Earnings from employment 60.0% Child benefit 24.0% Income support 8.0% | Yes 58.5% No 41.5% | £11,000 | Marriage/begin living together 35.8% Independence 30.2% Other family or personal reasons 13.2% | 1 mile but less than 2 miles | 10 yrs but less than 20 yrs |
| Midlands (36 cases) | 26 yrs | Male 66.7% Female 33.3% | Never married 47.2% Cohabiting 33.3% Married 11.1% | Single person household 36.1% Married/cohabiting couple, dependent children 25.0% Married/cohabiting couple, no children 19.4% | F/T employment 52.8% Other inactive 11.1% P/T employment 11.1% | Earnings from employment 66.0% Child benefit 13.2% Income support 11.3% | Yes 52.8% No 47.2% | £11,000 | Independence 29.6% Marriage/begin living together 27.8% Other family or personal reasons 24.1% | 1 mile but less than 2 miles | 10 yrs but less than 20 yrs |
| London (31 cases) | 27 yrs | Male 48.4% Female 51.6% | Never married 67.7% Cohabiting 16.1% Married 9.7% | Lone parent, dependent children 38.7% Single person household 25.8% Married/cohabiting couple, dependent children 19.4% | Other inactive 41.9% F/T employment 38.7% Unemployed 6.5% | Earnings from employment 45.2% Child benefit 29.0% Other state benefits 12.9% | Yes 51.6% No 48.4% | £10,000 | Independence 32.3% Other family or personal reasons 22.6% Marriage/begin living together 12.9% | 2 miles but less than 5 miles | 5 yrs but less than 10 yrs |
| South England (36 cases) | 26 yrs | Male 72.2% Female 27.8% | Cohabiting 41.7% Never married 41.7% Married 16.7% | Married or cohabiting, dependent children 41.7% Single person household 27.8% Married/cohabiting couple, no children 16.7% | F/T employment 61.1% Other inactive 19.4% Unemployed 13.9% | Earnings from employment 64.7% Child benefit 17.6% Income support 11.8% | Yes 36.1% No 63.9% | £14,000 | Marriage/begin to live together 61.1% Independence 16.7% Other family or personal reasons 5.6% | 1 mile but less than 2 miles | 10 yrs but less than 20 yrs |

Source: SEH 1998/99, own analysis

4.2.3 Movers exiting SRS

Movers exiting the SRS have been classified into two separate categories: those exiting to enter the OO market and those leaving to join the PRS. The reasons for exiters to move to OO are going to be more self-explanatory and obvious. However it is interesting to see what types of HoH are exiting to PRS and why, considering that with the rise in social housing rents to a near market level, the two renting tenures would appear to be on a relatively level playing field in regards with attracting tenants. As before, an aggregated picture of an ‘exiter’ is outlined first in Table 13

and then broken down by mover type (Table 14) and then with the regional differences displayed, in Tables 15 and 16.

Table 13: Generic typology of SRS exiters

| | |
|--------------------------------------|--|
| Average age (HoH) | 36 yrs |
| Sex (HoH) | Male 71.5% Female 28.5% |
| Marital status (HoH) | Married - 34.6% Never married - 21.5% Cohabiting - 21.2% |
| Household composition | Married/cohabiting couple, dependent children - 35.5% Single person household - 25.5% Married/cohabiting couple, no children - 17.0% |
| Economic status (HoH) | F/T employment - 61.1% Other inactive - 10.8% Sick/disabled- 9.9% |
| Sources of income (HoH) | Earnings from employment - 67.5% Child benefit - 15.7% Income support - 6.8% |
| Receipt of housing benefit | No Data |
| Average gross annual income (HoH) | £16,500 |
| Main reasons for move | Wanted bigger/better house/flat - 23.8% Better area - 21.4% Other family/personal reasons - 15.2% |
| Average distance moved | 2 miles but less than 5 miles |
| Average duration at previous address | Approx. 3 yrs |

Source; SEH 1998/99, own analysis

Table 14: Exiters characteristics from SRS to PRS & OO

| Type of move | Median age of HoH | Sex of HoH | Marital status of HoH | Household composition | Economic status of HoH | Sources of income for HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period of time at previous address |
|-----------------------|-------------------|----------------------------|--|--|---|---|----------------------------|-----------------------------------|---|-------------------------------|---|
| SRS to PRS (83 cases) | 35 yrs | Male 63.9% Female 36.1% | Never married 30.1% Cohabiting 22.9% Married 21.7% Divorced 21.7% | Single person household 30.1% Married/cohabiting couple, dependent children 27.7% Lone parent, dependent children 21.7% | F/T employment 42.2% Other inactive 18.1% Sick/disabled 16.9% | Earnings from employment 48.8% Child benefit 25.6% Income support 12.2% | No Data | £13,000 | Wanted bigger/better house/flat 25.9% Other family/personal reasons 22.2% Better area 18.5% | 2 miles but less than 5 miles | 2 yrs but less than 3 yrs |
| SRS to OO (139 cases) | 36 yrs | Male 78.4% Female 21.6% | Married 47.5% Cohabiting 19.4% Never married 12.9% | Married/cohabiting couple, dependent children 43.2% Single person household 20.9% Married/cohabiting couple, no children 19.4% | F/T employment 79.9% Retired 5% Unemployed 4.3% | Earnings from employment 86.2% Child benefit 5.8% State pension 2.9% | No Data | £20,000 | Wanted to buy 28.4% Better area 24.3% Large/better house/flat 21.6% | 2 miles but less than 5 miles | 3 yrs but less than 5 yrs |

Source; SEH 1998/99, own analysis

The average age of all exiter HoHs (Table 13) is 36 years old, they are more likely to be male HoHs (71.5%), married (35%) with children (36%) and in full-time employment (61.1%). They receive most of their income via their employment (67.5%), which in turn earn £16,500 per annum on average and are generally not in receipt of any housing benefit. These movers moved to improve their living conditions i.e. a bigger/better dwelling (23.8%) and the desire for a better area (21.4%). They were resident at their previous address for anywhere between two to five years on average and moved two miles but less than five miles to their present address.

4.2.3 (i) SRS to PRS

This mover type is arguably the most interesting of all the mover types as the two sectors are seen to be competing strongly against one another. As shown in Table 14 (top panel), two-thirds of HoHs are male, the household composition is split relatively evenly between single person households (30.1%) and married/cohabiting couples with dependent children (27.7%), although, also worthy of note is the fifth who are lone parents with dependent children. Approximately half (47%) are economically active, with roughly the same percentage again earning most of their income from their employment. The average gross income for the HoH is £13,000. These movers moved between two and five miles from their previous address. They had stayed on average two years but less than three years there and had moved for three main reasons – desire for bigger/better accommodation (26%), other family/personal reasons (22%) and desire for a better area (18.5%).

Main regional differences within SRS to PRS movers:

Regional differences in this group have to be considered carefully as there are a very small number of cases involved when broken down into regions (Table 15). The first main difference is concerning London in which two-thirds of the HoHs are female compared to the other three regions where two-thirds are male. However, there are only 6 cases concerning London, therefore it is difficult to make any rigorous comment about the results. This is further illustrated by the fact that each region has a different primary household type. For example, in North England it is the

Married/cohabiting couple, with dependent children (38.2%); in the Midlands, the Married/cohabiting couple, no children (28.6%); in London, Lone parents, dependent children (33.3%), and finally in South England, Single person households, (34.5%).

Table 15: SRS exits to PRS by region

| Present region | Median age of HoH | Sex of HoH | Marital status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|--------------------------|-------------------|----------------------------|---|--|---|---|----------------------------|-----------------------------------|--|--------------------------------|-----------------------------------|
| North England (34 cases) | 35 yrs | Male 67.6% Female 32.4% | Never married 29.4% Cohabiting 26.5% Married 20.6% | Married/cohabiting couple, dependent children 38.2% Lone parent, dependent children 26.5% Single person household 26.5% | Other inactive 29.4% F/T employment 26.5% Sick/disabled 23.5% | Earnings from employment 60.0% Child benefit 24.0% Income support 8.0% | No Data | £11,000 | Better area 32.4% Other family or personal reasons 20.6% Wanted bigger/better house/flat 14.7% | 2 miles but less than 5 miles | 3 yrs but less than 5 yrs |
| Midlands (14 cases) | 34 yrs | Male 64.3% Female 35.7% | Never married 28.6% Cohabiting 28.6% Divorced 21.4% | Married/cohabiting couple, no children 28.6% Single person household 28.6% Married/cohabiting couple, dependent children 21.4% | F/T employment 42.9% Sick/disabled 21.4% Unemployed 14.3% | Earnings from employment 66.0% Child benefit 13.2% Income support 11.3% | No Data | £12,000 | Other reason 22.7% Divorce or separation 18.2% Better area 13.6% | 5 miles but less than 10 miles | 12 mths but less than 2 yrs |
| London (6 cases) | 37 yrs | Male 33.3% Female 66.7% | Never married 50.0% Cohabiting 16.7% Married 16.7% | Lone parent, dependent children 33.3% Single person household 33.3% Married/cohabiting couple, dependent children 16.7% | F/T employment 50.0% Sick/disabled 16.7% P/T employment 16.7% | Earnings from employment 45.2% Child benefit 29.0% Other state benefits 12.9% | No Data | £16,000 | Wanted bigger/better house/flat 66.7% Job related 33.3% | 2 miles but less than 5 miles | 5 yrs but less than 10 yrs |
| South England (29 cases) | 37 yrs | Male 65.5% Female 34.5% | Never Married 27.6% Divorced 27.6% Married 24.1% | Single person household 34.5% Married or cohabiting, dependent children 20.7% Lone parent, dependent children 17.2% | F/T employment 58.6% Other inactive 13.8% Unemployed 13.8% | Earnings from employment 64.7% Child benefit 17.6% Income support 11.8% | No Data | £18,000 | Job related 33.3% Wanted bigger/better house/flat 28.6% Other family or personal reasons 9.5% | 5 miles but less than 10 miles | 2 yrs but less than 3 yrs |

Source; SEH 1998/99, own analysis

Regional differences that are evident focus around the north/south divide in wealth. North England and the Midlands average £11,500 compared to London and South England which average £17,000. Each region has a different set of main reasons. In North England it is for a better area (32.4%), for the Midlands divorce/separation (18.2%), in London bigger/better house/flat (66.7%) and South England job related (33.3%). Finally, the lengths spent at the previous address are slightly different. Perhaps unsurprisingly, due to the nature of the housing market in London, it has the

longest duration spent, averaging five years but less than ten years, whereas the Midlands has the shortest with just one year but less than two years.

4.2.3 (ii) SRS to OO

Exiters to OO generally moved for the specific reason of wanting to get onto the property ladder. As shown in Table 14 (lower panel), the main reason for exiting is the desire to buy (28.4%), followed by the desire for a better area (24.3%) and a bigger/better home (21.6%). As one might expect these movers tend to be seen as more stable, young, family-orientated, upwardly mobile households. Additionally, nearly half (47.5%) are married, with a further 20% cohabiting. The prominent household type is married/cohabiting couples with dependent children (43.2%). They are more likely to be economically active (84.2%) than any of the other mover types illustrated previously, as is shown in the higher average annual income for the HoH of £16,500. Finally, the average distance moved is once more between two and five miles with the average duration at the previous address being slightly longer than SRS to PRS, three to five years.

Main regional differences within SRS to OO movers:

The main regional differences relate to the distinctiveness of London (Table 16). London-based dwellers tended to move further than other regions from their previous to present accommodation, on average between five and ten miles and also tended to have a longer length of tenure at an address before moving on (averaging between 5 and 10 years, compared to an average of 3 to 5 years in all other regions), again probably due to related issues of supply and demand in the London housing market, the geographic size of London and the high house prices, as well as the difference in house prices between different areas of London. Following on the trend from other pathways, these movers to OO in London earn more per annum than anywhere else in the country, an unsurprising result given the cost of living in London compared to other regions in the country.

Table 16: SRS exits to OO by region

| Present region | Median age of HoH | Sex of HoH | Marital status of HoH | Household composition | Economic status of HoH | Sources of income of HoH | Receipt of housing benefit | Median annual gross income of HoH | Main reasons for move | Median distance moved | Median period at previous address |
|--------------------------|-------------------|----------------------------|---|--|--|---|----------------------------|-----------------------------------|---|--------------------------------|-----------------------------------|
| North England (48 cases) | 35 yrs | Male 81.3% Female 18.8% | Married 41.7% Cohabiting 29.2% Divorced 10.4% | Married/cohabiting couple, dependent children 50.0% Single person household 22.9% Married/cohabiting couple, no children 14.6% | F/T employment 79.2% Retired 6.3% Sick/disabled 4.2% | Earnings from employment 87.2% Child benefit 6.4% Pension from former employer 4.3% | No Data | £18,000 | To buy 33.3% Better area 22.9% Other family or personal reasons 10.4% | 2 miles but less than 5 miles | 3 yrs but less than 5 yrs |
| Midlands (26 cases) | 32 yrs | Male 92.3% Female 7.7% | Married 53.8% Cohabiting 30.8% Never married 3.8% | Married/cohabiting couple, no children 46.2% Married/cohabiting couple, dependent children 34.6% Single person household 7.7% | F/T employment 84.6% Unemployed 7.7% Other inactive 3.8% | Earnings from employment 82.1% Child benefit 7.7% Other state benefit 5.1% | No Data | £20,000 | Better area 28.2% To buy 23.1% Marriage/begin to live together 10.3% | 1 mile but less than 2 miles | 3 yrs but less than 5 yrs |
| London (21 cases) | 41 yrs | Male 76.2% Female 23.8% | Married 57.1% Never married 19.0% Separated 19.0% | Married/cohabiting couple, dependent children 42.9% Multi family household 19.0% Single person household 4.8% | F/T employment 81.0% Other inactive 9.5% Retired 4.8% | Earnings from employment 90.5% Child benefit 9.5% | No Data | £24,000 | To buy 33.3% Better area 28.6% Wanted bigger/better house/flat 14.3% | 5 miles but less than 10 miles | 5 yrs but less than 10 yrs |
| South England (44 cases) | 37 yrs | Male 68.2% Female 31.8% | Married 45.5% Never married 18.2% Divorced 13.6% | Married or cohabiting, dependent children 40.9% Single person household 34.1% Married/cohabiting couple, no children 13.6% | F/T employment 77.3% Retired 6.8% P/T employment 6.8% | Earnings from employment 87.1% State pension 12.9% | No Data | £20,000 | Better area 32.3% To buy 22.6% Wanted bigger/better house/flat 19.4% | 2 miles but less than 5 miles | 3 yrs but less than 5 yrs |

Source: SEH 1998/99, own analysis

Finally, one anomaly is that the Midlands primary household composition is married/cohabiting couples with *no* children (46.2%), whereas all other regions show married/cohabiting couples with children as the dominant household type. This could be linked to the fact that the Midlands has the youngest average age as the HoH (32 years) out of all the regions in this mover type, so one could assume that these cases had not had any children when they were interviewed. Secondly, it may be related to trends associated with the second demographic transition, one of which has been the change in social behaviour which sees many couples putting off having their first child until their early or mid-thirties (van de Kaa, 1987; Faus-Pujol, 1995).

4.3 SEH Results Summary

These results have provided an insight into the basic demographic and socio-economic characteristics of 'movers' connected with the social rented sector (SRS). While there are several housing pathways connected with the SRS and tenants have interacted with the tenure for a multitude of different reasons and circumstances, through these results it is possible to draw some initial conclusions about what role of social housing is playing in people's lives. This section provides a brief summary of the results, what general patterns are beginning to emerge and how these results will (in-) form the basis for more longitudinally centred and qualitative analysis. Further discussion regarding how these results fit into the wider aims and objectives of the research is presented in chapter 8.

4.3.1 North/South divide

From the results extracted from the SEH it is possible to highlight the general trends that have emerged. On a national level the results reveal that the North/South divide is still very much intact with regards to the questions this thesis is asking. It is evident that the social housing situation and its role in people's lives in the Northern and Midlands regions is markedly different from the role and situation of London and South England.

The more frequent mobility and shorter migration revealed in the North and the Midlands, compared to London and the South, infer a stark contrast between the supply and demand of social housing between the regions. In London and the South there is a high demand for affordable housing that at present (and in the future) is greater than the supply of affordable housing in the South (Holmans & Brownie, 2001; JRF, 1995; Whitehead et al, 1999). This trend in general is reversed in the other regions, most markedly in the North where current problems and trends associated with low demand are well reported (Barelli, 1992; Bramley, Pawson & Third, 2000; Cole et al, 1999b; Dwelly, 1999; Holmans et al, 1998; Richardson, 1999). Further discussion of this trend and its implications can be found in Chapter 8.

The purpose of highlighting this trend at this juncture is to illustrate the effect that wider regional differences and circumstances may have when it comes to ascertaining the role that social housing plays in people's lives and the influence it imposes on social housing providers. The perceived role that social housing has played in people's lives may be very different from region to region.

4.3.1 (i) Annual income & age of HoH

Further evidence of the existing North/South divide is shown through the median annual income of the HoH, which shows a general trend (amongst those exiting the sector and those entering) of households living in London and South England earning more than their regional counterparts. There are, however, some exceptions to this rule, with those HoHs who left their parental home to enter the sector earning less in London than any of the other regions. This could be attributed to the fact that, in general, these households are just starting out on their independent life courses and career paths, more often than not starting from the bottom rung and its associated lower wages for those in their first job. With regards to London, the SEH offers no district or ward level analysis so it is impossible to state whether these examples came from less affluent areas of London or not. In general those households exiting the sector (as stated earlier) earn more money (£16,500 average nationally) than SRS entrants and within SRS movers, both averaging £11,000 per annum for the HoH.

Furthermore, there is evidence to support the generally held thesis that age bi-polarisation exists within the Social Rented Sector. As outlined in Burrows (1997; 1999) social housing is now often characterised in a hollowed out state, where the entrants into the sector are relatively young, single, have low income and are in receipt of benefits. Whilst those exiting tended to be in their mid 30's, therefore adding credence to the hypothesis that the age groups social housing providers want to attract, i.e. mid 30-40's, economically advantaged families are in fact the households seen to be exiting the sector. In turn these households, as described in the following section, are being replaced by more young, single person households (35.3% of entrants into SRS fit this typology) and lone parent families with dependent children (22%).

4.3.1 (ii) Economic status of households

The first most obvious trend that emerged was that those households that were classified as exiters were more likely to have their HoH in full-time (F/T) employment, with 61.1% (79.9% in exiters to OO but only 42.2% in exiters to PRS). This is in stark contrast to just 34% of SRS entrants and just 20.4% of within SRS movers. Further to the trends outlined in the previous section, the within SRS movers had a comparatively high percentage of economically inactive HoHs, nearly 44% were retired and inactive with only a fifth in F/T employment. Furthermore, the high levels of retirement again reinforce the notion of a bi-polarised age group within the sector.

Regionally it was the North of England and the Midlands which had the highest rates of economic inactivity with the South and London, by contrast, having the lowest. This result is in keeping with Fielding's (1992) ideas on an escalator region in and around the South East of England. It also indicates the degree to which regional labour markets interact with and influence the wider housing markets.

4.3.1 (iii) Household composition

As indicated in the previous section the main trend evident from the results is that households who move within the sector and into the SRS tend to be single person or lone parent family households. These two household types account for a combined 60% and 55% of the households for those two pathways respectively compared to just approximately 33% amongst those exiting. By contrast, over 50% exiter households were in a married or cohabiting relationship. It should be noted that among the exiters there is a difference between those leaving to buy their own property and those leaving to enter PRS. Those exiting to buy their own property are predominantly married/cohabiting with dependent children (43.2%), whilst those entering PRS are a more balanced division with single person households having a slender majority of 30.1% over married/cohabiting couples with dependent children (27.7%).

4.3.1 (iv) Length of tenure & distance moved

Households in the South and in London, in general, spend more time in situ than the other regions, on average a London household wanting to exit the SRS will have spent 5 years but less than 10 years in an address before exiting. In the South of England this figure is lower but still 2 years but less than 5 years (length of tenure for those exiting to OO is longer in all cases except in the North of England), perhaps indicating a lower rate of turnover in the housing market, at least in the social housing market. In London and South of England this is a very competitive market where demand considerably outstrips supply, social housing waiting lists are long, homeless acceptances are high and the number of low demand or empty properties considerably lower than other regions such as North England. Not to mention high competitiveness in the private rented sector and high housing and land prices (Whitehead et al, 1999). All these factors elucidate why length of tenure is greater in these regions – a lack of opportunity and affordability to move on to other social housing or indeed other sectors of the market.

Following on from these findings one can see a similar relationship between the median distances moved by households in the different regions. Once again focusing particularly on the exiters, one can see that in general households move 2 miles but less than 5 miles from their previous address. This trend does alter in accordance with which particular housing pathway a household took. For example, amongst the SRS to PRS exiters those in the Midlands and the South moved 5 miles but less than 10 miles from their previous address. Also, amongst the SRS to OO exiters London households moved further (5 miles but less than 10 miles) compared to 1 mile but less than 2 miles or 2 miles but less than 5 miles in the other regions. Reasons for this are as outlined earlier in Section 4.2.3 (iii).

4.3.1 (v) Main reasons for moving

Within the social housing provision sphere (as illustrated in Chapter 2) there has been an increasing interest in understanding the reasons behind why tenants are leaving their rented accommodation and where they are going. Answers to these questions can help

outline and form responses via the policies and practices of the local authorities and the RSLs who provide affordable housing. With this in mind the SEH offers an arbitrary understanding of reasons why tenants moved or exited. Outlined in this section are the results from the SEH with regards to the main reasons for moving for the three housing pathways.

Out of the three principal housing pathways (within SRS movers, SRS entrants & SRS exiters) the main reason for moving is a desire for bigger or better accommodation. This reason accounted for approximately one quarter of within SRS mover households (24.5%) and SRS exiters (23.8%). Only the SRS entrants stated a different main reason (family/personal reasons), but in their case this is understandable when one considers that much movement into the SRS is not by choice but by circumstance. This point is highlighted by the fact that 26% of households cite family or personal reasons as their principal reason for leaving their previous residence and entering SRS. Thus giving credence to previous work which indicates that SRS can be a safety net not just for the economically disadvantaged but for those who have suffered a relationship breakdown and need a quick and accessible means of obtaining accommodation (Housing Corporation, 2000; Stephens et al, 2002).

Naturally, when one looks in closer detail within these three principal pathways, the reasons for moving can become quite 'trajectory specific'. For example, firstly, for those leaving the parental home the three most commonly cited main reasons were family/personal reasons, independence and marriage/begin living together as the three principal reasons (totalling approximately 92% of main reasons). Those exiting the sector to OO stated wanting to buy as their main reason (28.4%).

Secondly, one can see that for those either moving or exiting the sector, the second most cited main reason was the desire for a better area or neighbourhood, accounting for 20-25% of the main reasons. This reason for exiting/moving is most prevalent in the North of England and in the regions where the supply of affordable housing has been greater than the demand. It is, however, worth noting that for within sector movers a better area

is more important that a bigger/better dwelling, except in the South of England where it seems the area is considered far less important than the dwelling (over a third of households citing bigger/better accommodation as the main reason compared to just 14% for a better area).

4.4 Conclusion

This chapter, using data from the Survey of English Housing (SEH) 1998/99 identifies some of the underlying demographic and socio-economic characteristics of those households who are described as 'movers' and have interacted with social rented housing (SRS).

As outlined in earlier chapters, hitherto much of the work relating to the characteristics of SRS tenants has been restricted to those entering (Prescott-Clarke, 1994; JCSHR, 2001a), or already resident within the SRS (Housing Corporation, 1999; JCSHR, 2001b) as well as links with social exclusion (Anderson & Sim, 2000; Power & Tunstall, 1995; Taylor, 1998) and residential mobility (Burrows, 1997, 1999) rhetoric. This chapter offers an understanding of the demographic, social and regional trends and differences of exiters compared to the other mover types.

Three general moves were identified: those within SRS, entering SRS and exiting SRS. These were further broken down to form six sub-move types and then further analysed by regional breakdown. These results enabled a basic understanding of the exiter trends in the different parts of the country.

Although the chapter identifies macro level trends in a cross-sectional impersonal manner, it has identified patterns of which more in-depth analysis is called for but untenable within the parameters of the SEH. For example, whether a particular type of household is moving to buy their own property, increase the quantity and quality of their property, move closer to friends or family or even to start a new relationship, it seems possible to infer from their household type, socio-economic circumstances and part of their housing history the role that social housing has played in their lives. Although in

order to enable this analysis a longitudinal perspective is required to build upon these findings.

Therefore, these findings have identified what characteristics are associated with each type of exiter, enabling grounding for more qualitative research into the behaviour and attitudes of some of these households over their life course. By outlining these characteristics this chapter has set up the subsequent longitudinal analysis into the exiters' behaviour and attitudes to the role social housing has played in their lives.

Chapter Five - BHPS Results

5.1 Introduction

The previous chapter outlined the results from the analysis of the Survey of English Housing 1998/1999. These results offered a cross-sectional representation of the characteristics of movers associated with the social housing sector at that time. In this manner a general picture of the types of movers associated with the SRS was obtained on a macro level for England. However efficient the SEH has been in identifying the general trends and patterns on a national and indeed regional level, there are a number of issues that still need to be addressed which are incompatible with the parameters of the SEH's ability, utility and scope. It is here that the differences between cross-sectional and longitudinal style datasets discussed in Chapter 3 come to the fore.

As was previously outlined in Chapter 3, the cross-sectional dataset (SEH in this case) is an ideal analytical tool for obtaining national level data at one given time. However, in order to address the question of what is the changing role of social housing in people's lives, one needs to have the ability to look at a sustained period of time during an individual's or household's life course. Hence the value of the BHPS within the analytical framework for this research. Having already outlined what the BHPS is (see Section 3.4.1 in Chapter 3), what is offered here is a brief re-justification for the use of this type of dataset at this stage of the study.

Firstly, the attraction of the BHPS is its focus on change in behaviour of individuals and households over a period of time, which in turn allows, as Robinson (1998, p332) puts it, an "examination of recurrent choices". Secondly, the BHPS is a panel survey which in turn has three key virtues as outlined by Wrigley (1986: 98):

- They permit reliable measurement of economic, social and environmental change, being especially useful for obtaining information on the sequence and duration of events and the timing and context of change.
- They provide “stronger” material for analysis than cross-sectional studies.
- They can provide data for identifying structural parameters of the exogenous determinants of choice behaviour.

Finally, the BHPS not only allows individual level analysis but allows the analysis of change with regards to the sequence, timing and duration of events, which is integral in answering the questions set out in the aims and objectives in Chapter 1.

5.1.1 Aims and objectives of the BHPS

As discussed in previous chapters, the BHPS fits into a multi-method framework and in simplistic terms has been used to bridge the gap between the answers produced on an aggregated level and the questions that are asked and answered on a more micro and in-depth level in the subsequent chapters. To this end, it is important to note that although some preliminary and arbitrary cross-tabulations were performed to justify the cases examined from the BHPS, the data itself was analysed qualitatively and not with rigorous statistical analysis and results in mind. The results are therefore subjective and relative.

Therefore, as outlined in Chapter 3 the twenty cases that were most interesting and representative of the whole were extracted from the BHPS. The cases were taken from all regions across England and all comprised seven waves of data between 1991 and 1997. The majority of the cases focussed on those households that were in housing association property but in order to have a contrast and recognise that there are differences within the Social Rented Sector, cases involving households with predominantly local authority housing experience were also included and examined. All the cases examined focussed solely on those households that exited the sector.

5.1.1 (i) Questions raised from the SEH

While the results from the SEH answered a number of questions about the role social housing plays in people's lives, they also raised various questions which could not be followed up by using that source. These questions include:

- What events begin the decision to exit the sector?
- Is exiting a process or simply an event?
- Does longitudinal analysis demonstrate this process or event?
- Do changes in household/labour/economic circumstances affect the way in which social housing's role is perceived by tenants?
- Does social housing play a different role for different people?

The answers to these questions are outlined in the following pages along with results that indicate further areas of research that need to be conducted to understand more fully the process of exiting and the role that social housing plays in people's lives.

5.2 Results

As outlined above, a series of analyses were run to identify the more interesting and generally representative types of cases for more detailed investigation.

5.2.1 Frequencies & cross tabulations

As mentioned in Chapter 3, the BHPS has a sample of roughly 10,000 individuals and 5000 households which have been drawn from 250 areas across Great Britain. Of this sample only households and individuals with experience of the SRS (that is both Local Authority and Housing Association) were of interest. Therefore, the following tables illustrate the frequencies of these tenures across the seven BHPS waves covered.

5.2.1 (i) Tenure distribution of the whole sample

Table 17 shows the frequencies of each tenure in each of the seven waves. It is easy to see a trend which is nationally representative. In general, one can see OO as the dominant tenure, whilst the SRS is a tenure which is diminishing in size and market share. Perhaps

the most surprising element and the one of most concern to social housing providers will be the general increase in the PRS, which has exhibited – albeit small – steady progress, a worrying trend considering that SRS is supposed to be the sector of affordable housing. Perhaps trends of moves to market level rents amongst HA’s and issues of housing demand as opposed to supply are coming into play here, a point which is considered in fuller detail in Chapter 7. Table 17 illustrates that even within this sample the SRS is a sector which is losing tenants whilst the other two sectors are gaining. This further justifies examination of why people are leaving the sector and indeed when.

Table 17: Distribution of cases across three primary tenures in Waves A to G

| | OO | | SRS | | PRS | |
|------|-----------|------------|-----------|------------|-----------|------------|
| Wave | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |

| Wave | Frequency | Percentage | Frequency | Percentage | Frequency | Percentage |
|------|-----------|------------|-----------|------------|-----------|------------|
| A | 7219 | 70.4 | 2149 | 21.0 | 879 | 8.6 |
| B | 7014 | 71.4 | 1917 | 19.5 | 892 | 9.1 |
| C | 6655 | 71.5 | 1773 | 19.1 | 877 | 9.4 |
| D | 6711 | 72.1 | 1712 | 18.4 | 890 | 9.5 |
| E | 6536 | 70.7 | 1607 | 17.4 | 911 | 9.8 |
| F | 6704 | 71.0 | 1669 | 17.7 | 958 | 10.2 |
| G | 6789 | 72.4 | 1587 | 16.9 | 921 | 9.8 |

Source: BHPS 1991-1997 (waves A-G)

Table 18 breaks down SRS into Local Authority and Housing Association dwellings. This clearly shows the decreasing local authority presence in social housing provision and the increase in the HA sector.

Table 18: Distribution of SRS cases between LA & HA tenures in Waves A to G

| <i>Wave</i> | Local Authority | | Housing Association | |
|-------------|------------------------|-------------------|----------------------------|-------------------|
| | <i>Frequency</i> | <i>Percentage</i> | <i>Frequency</i> | <i>Percentage</i> |
| A | 1843 | 85.8 | 306 | 14.2 |
| B | 1654 | 86.3 | 263 | 13.7 |
| C | 1489 | 84.0 | 284 | 16.0 |
| D | 1396 | 81.5 | 316 | 18.5 |
| E | 1288 | 80.1 | 319 | 19.9 |
| F | 1287 | 77.1 | 382 | 22.9 |
| G | 1223 | 77.1 | 364 | 22.9 |

Source: BHPS 1991-1997 (waves A-G)

The previous two tables in this chapter have focused on the dataset as a whole; they have not taken into account the different types of households which can be classified as certain types of movers. In the following section the frequencies for the main mover types or classifications concerned with the SRS are outlined, and what the classifications entail revisited.

5.2.1 (ii) Distribution by SRS mover type

This section identifies the number of cases of different mover types across all the seven waves analysed. As explained in Chapter 3, from the BHPS three primary and distinct mover types were identified (see Chapter 3 for details on the process of identification of mover types). These were exiters, movers and stayers. From the table below one can see that the largest group within the pre-chosen classification schema was that of stayers, accounting for 38% of the sample cases (529 cases). Although the ‘stayers’ are the largest single group the ‘movers’ and ‘exiters’ were not much smaller in proportion to 28.8% and 32.3% respectively of total.

Table 19: Movement classification showing frequencies for classes of social housing migration behaviour.

| <i>Mover type</i> | <i>Frequency</i> | <i>Percentage</i> |
|-------------------|------------------|-------------------|
| Exiter | 439 | 32.3 |
| Mover | 391 | 28.8 |
| Stayer | 529 | 38.9 |
| Total | 1359 | 100 |

Source: BHPS 1991-1997 (Waves A-G)

5.2.1 (iii) Case cross-tabulations

The cross-tabulations are used as an added measure to select cases for more detailed examination. At this juncture cases had already been manually designated in principle. Using the mover type variable as the independent variable, a series of cross-tabulations were run associated with demographic, socio-economic and housing history related variables. The first cross tab was run to identify what the principal household types or formations were across the seven waves and amongst the different mover types. Being difficult to run cross tabs over a longitudinal dataset, each wave was run individually instead.

From Table 20 one can see that with regards to the exiters, 46.0% are couples with dependent children. Although this household type has the highest percentages of cases across the other mover types as well (i.e. Movers = 32%, Stayers = 24%), one can see that there is a significant difference between the number of cases of exiters who fit this household type and the other mover types.

What these results show is that there are in general three dominant household types across all the mover types. Firstly, there are couples with dependent children, secondly, couples with no children which are mainly in the movers and stayers mover types (18.4% & 23.8% respectively).

Second highest of the exiters are lone parents with dependent children, 19.4%, a result which corroborates Burrows' (1997, 1999) work which states that lone parents are more likely to be more mobile.

The third highest household that appears is the single elderly households, although later in this chapter the focus will be on single person households as a whole. This household type appears amongst exiters and stayers (11.2% & 17.6% respectively) but not high amongst mover households, only 4.6%. This last figure is perhaps surprising as one would not necessarily expect elderly households to be particularly mobile with regards to exiting the sector, as it would be expected that general mobility decreases significantly with age (Burrows, 1999), although perhaps this can be related to moves due to death of partner, desire to be nearer family, more suitable accommodation or a move into another form of sheltered or nursing accommodation.

Further to this point is the relatively small amount of non-elderly single person households, only 3.2% of exiters but more than twice that of single person households amongst those staying in the SRS (7.6%). Is this a further indication of the growing importance of this type of household, and does it mean that they will be more likely to stay in the SRS and perhaps the PRS? Although this question is raised it is arguably out of the scope of this research but should be considered at a later date.

What these cross tabulations have highlighted are the most frequent types of households exiting the sector nationally. The next section explores the degree of regional differences.

5.2.1 (iv) Exits by region

This section outlines the regional distribution of the mover types. This gives a picture of the main movement trends in each region. From these results one can get a preliminary feel for what the regional differences are. For example, regions with more exiters could infer a looser housing market where people have more opportunity. By contrast a region with a high degree of stayers may illustrate the opposite, a region where people don't

move due to local and regional reasons such as house prices or lack of availability in preferred types of housing.

Table 21 outlines the main mover type share by region, and illustrates the above point precisely. It is worth noting that the regions have been merged into more generic categories, see Section 3.2.3 (vi).

The first obvious pattern is that each mover type is associated most with a particular region. For example, stayers are most prominent in London (46.1%), movers in the rest of the South and exiters in the Midlands (40.8%).

It is perhaps no surprise to see that London has the highest degree of stayers. The reasons for this are that the housing market in London is considerably more competitive than elsewhere, housing prices are higher, less properties are available and there is a frequent need to travel further afield to find a suitable house (see Chapter 4).

In comparison, the most striking trend is that the smallest percentage of exiters is found in the North, when they were expected to be found in London or the rest of the South. One can attribute this to a number of possible factors. Firstly, it may simply be that the samples extracted from the dataset are more likely to be part of another mover type. Secondly, it may be because there is considerably more supply than demand in the North and as such there is arguably more choice for SRS tenants. With this in mind and remembering that exiters actually leave the sector entirely, one can assume that the higher rate of 'within sector' movers in the North would be due to greater opportunities to move within the sector due to higher proportions of available dwellings. Thus this is illustrative of the high rates of 'churning' or turnover that the sector and region experience.

Table 20: SRS mover type by household type in England (wave A)

| Household type | Exiters | % | Mover | % | Stayer | % | Total | % |
|--------------------------------|---------|-------|-------|-------|--------|-------|-------|-------|
| Single non-elderly | 14 | 3.2 | 18 | 5.6 | 41 | 8.0 | 73 | 5.7 |
| Single elderly | 49 | 11.2 | 28 | 8.6 | 92 | 18.0 | 169 | 13.3 |
| Couple – no children | 31 | 7.1 | 72 | 22.2 | 123 | 24.0 | 226 | 17.7 |
| Couple – dep children | 202 | 46.0 | 125 | 38.6 | 127 | 24.8 | 454 | 35.6 |
| Couple – non-dep children | 40 | 9.1 | 17 | 5.2 | 44 | 8.6 | 101 | 7.9 |
| Lone parent – dep children | 85 | 19.4 | 36 | 11.1 | 41 | 8.0 | 162 | 12.7 |
| Lone parent – non-dep children | 14 | 3.2 | 17 | 5.2 | 33 | 6.4 | 64 | 5.0 |
| 2+ unrelated adults | 1 | 0.2 | 5 | 1.5 | 1 | 0.2 | 7 | 0.5 |
| Other households | 3 | 0.7 | 6 | 1.9 | 10 | 2.0 | 19 | 1.5 |
| All types | 439 | 100.0 | 324 | 100.0 | 512 | 100.0 | 1275 | 100.0 |

Source: BHPS, wave A

Table 21: SRS mover types by region in England (wave A)

| | Region | | | | |
|------------|--------|---------------|----------|-------|---------|
| Mover type | London | Rest of South | Midlands | North | England |
| Exiters | 33.1 | 32.2 | 40.8 | 27.2 | 32.3 |
| Movers | 20.8 | 33.9 | 21.7 | 32.1 | 28.8 |
| Stayers | 46.1 | 33.5 | 37.5 | 40.7 | 38.9 |
| Total | 100 | 100 | 100 | 100 | 100 |

Source: BHPS, wave A

5.3 Interpreting the role and meaning of social housing in people’s lives

A small sample of cases has been extracted for more qualitative analysis. This is a new interpretation and use of the BHPS, but one which is being tested for its utility, credibility and adaptability. These cases represent the most interesting and frequently occurring types of households as revealed from cross tabulations shown in Section 5.2: single elderly, nest leavers, lone parent families, couples with dependent children and non-elderly single person households.

The results are presented in the form of vignettes, with one or two examples for each household, reflecting regional, attitudinal, household, and socio-economic differences

between different types of exiter. However, it should be noted that there are relatively few HA exiters from London and the South East (despite these areas being amongst the highest concentrations of England's HA stock), mainly due to the fact that demand outstrips supply in these areas, thus people are more prone to remaining in situ for longer periods of time. Although there are more cases of exiters specifically from LA housing in these areas, this is only in relative proportion to the larger frequency of LA exiters within the BHPS than HA. The results further place the opinions and meanings within the wider role of the second demographic transition and changes perceptions of life course formations and trajectories.

5.3.1 The role of social housing for single elderly households

Single-person elderly households account for just over 11% of all SRS exiters. Due to the trends of increased longevity and general population ageing (Faus-Pujol, 1995; Grundy, 1996; Chell, 1997), in fact since 1964 the number of people aged over sixty four years has increased three fold to 16% and over the next thirty years this demographic group is expected to rise to approximately a quarter of all British households (McRae, 1999). Furthermore, in general terms there is a trend of elderly people becoming more independent due to generally improved health, fitness, government support and social circles and kinship. The following paragraphs outline a vignette of these people's life courses and related housing careers, allowing a general idea and inference as to what role social housing has played for them, whilst also prompting questions which will be followed up in the in-depth interviews with people of the same demographic characteristics. Note that the case PIDs have been replaced with names for a more user friendly approach.

5.3.1 (i) Elderly household vignettes

1 Helen, widowed, retired, living alone, 72 years old in 1997

This first case is a single elderly female exiter living in the Greater Manchester area. In four of the seven waves Helen was living in HA accommodation, but the data also reveals

that she had been in that property since 1981, illustrating well the trend of the elderly households of less mobility and longer tenancies. She is a widow and as such has been living off state support (i.e. pensions) in all seven waves analysed.

In 1991 and 1992 she indicated no desire to move, in fact seemed content living where she was. However in wave C (1993), she decided she wanted to move and had a specific area in mind (although no data was available on where they wanted to move to). This also coincided with the birth of grandchildren. Helen, at this time despite being retired and a single person, did begin to receive more money per annum, up by nearly £10,000 since wave A. She spent one more year in the HA sector before exiting the sector to buy her own property, although a steep rise in HA rent in the year before her exit may also have been a push factor. At first I assumed she had left to move in with her family and this accounted for the tenure change, but the data states that she was still living alone, in a different tenure, at a different address but still within the same LA district.

Therefore, in Helen's case how would we interpret her stay in the SRS? Firstly, the data shows that she had been resident in the sector for nearly 14 years before exiting and that she had had no particular desire or perhaps capability to move. From the data for the seven waves it seems that the life event trigger for her change of tenure was the birth of her grandchildren and the resulting desire to move to a specific area. In short, one can say that during her housing career the SRS in fact played the role of a stable environ and it was only due to change in her wider family which prompted her to exit.

2 Bob, retired unskilled labourer, Gateshead, Tyne & Wear, 69 years old in 1997

Bob is a former labourer from the NE of England, specifically Gateshead, although he had been in employment for the first two waves. He had been resident at the same address and within the same tenure since 1977, and had never married, but was sharing a house with another individual.

Since wave A he had wanted to move house primarily due to the desire for larger and better accommodation, with the additional factor that from the third wave both men wanted to move due to problems associated with their local neighbourhood, citing that the area was becoming unsafe, noisy and unfriendly. By the sixth wave he had finally moved to buy his own house in the same LA. Therefore, we can see that it was external stimuli that pushed Bob from his HA home of almost twenty years and into the OO market.

5.3.1 (ii) Hypothesising on the role of social housing in elderly households' lives

What these two cases show is that elderly households are more likely to have been resident at the same address for longer periods than other younger households; in other words it is expected that they had lower rates of mobility. Secondly, exits are prompted by a life event trigger, perhaps the death of the spouse or as indicated here the birth of grandchildren and the assumption that they wish to be closer to family. However, also important, as shown in the case of Bob, is the environmental factors such as noisy neighbours, areas being perceived as becoming more unsafe and unfriendly, a fact arguably reinforced with recent processes of residualisation within the SRS.

However, perhaps what is more obvious is that with elderly exiters the role that was provided and fulfilled when they first entered the SRS was not being fulfilled any longer. In short, either their needs changed as they progressed through their life course or their aspiration and desires did. In general, the elderly maybe considered SRS as a tenure for life than younger generations did. This is arguably far more likely with LA housing than HA housing due to the larger percentage and number of LA housing twenty years ago when many of the elderly households had originally moved in, especially before the RTB movement really took off.

It is worth noting at this stage a trend which is prevalent through all household types and across all regions. For those exiting or moving in general it seems increasingly evident that in regards to changes of tenure, satisfying demand for property is a more important

factor than the actual change of tenure. The degree of choice is no longer constrained to a single local authority, a specific tenure or a specific area. There is presently far more competition, especially in the SRS (King, 2001) as well as across all tenures in attracting new tenants and buyers.

5.3.2 The role of social housing for nest leavers

The role of social housing in nest leavers' lives is markedly different, as indicated by the example of Brian in the next section. Although the role of social housing is framed within the context of having recently left the parental home in this case, it is important to realise that this demographic arguably more than the others is itself a transitional and fluid household typology. As they are only nest leavers in essence from the time of their first move, after this they are young person households with or without children, and therefore metamorphosed into a different typology, subject to different stimuli, demands and housing needs.

However, before this happens, they are quite a distinctive group. As results from Chapter 4 indicated, they tend to be younger than other mover types, averaging 25 years old across England, at the end of the study period. The household structure is interesting as it relates to a number of changes in social behaviour interrelated with the second demographic transition. For example, about 25% are single person households, out looking for independence, perhaps a fresh start owing to family related problems or are starting their own household with wife/partner and with children in mind, and as such this is the first independent stage of their housing career and the first major stage of the traditional life course. Furthermore, they tend to have jobs in place and earn more money through employment earnings than receipt of benefits (see Section 4.2.2 (iv)).

5.3.2 (i) Nest leavers vignette

The BHPS first records Brian as a 15 year old living in a lone parent household where he spent four years living in the parental home, entering a government sponsored training scheme after leaving school at sixteen. He became unemployed when he was 18 years

old, at the time when the family moved out of their LA housing into an HA property, possibly due to an increase in the household income noted at that time. One could hypothesise the family wanted to move to a better property, although this is not confirmable as further data for Brian's family is missing from the BHPS.

After the parental home moved to a new house in 1994, he left the parental home to move into the PRS with his partner with whom he had spent a year in the parental home moving away, citing his reasons as a desire for more privacy and independence. However, work-wise, he was still unemployed and reliant on his benefits and the earnings from his partner. They spent their first year in the PRS together before having a child in their second year, which resulted in another move, this time within the PRS citing the need for larger accommodation as the primary motive for moving. The second move was an indication of the maturity of the household as it was a long distance move that was work-related, from Milton Keynes to Exeter. However, this only lasted a year before they returned to Milton Keynes, citing a desire to be nearer to family due to health reasons experienced by Brian, which meant he was registered long-term disabled.

From this case one can see that for nest leavers in general the role of the SRS was one of facilitator for transition to a new stage of their life course, essentially a spring board for more independence, freedom and as a move onto the housing ladder in their own right. This role is also set within the context of a greater degree of residential mobility during this period of their life course (Clark & Onaka, 1983; Rogers, 1992; Stillwell, Rees & Boden, 1992a, 1992b; Warnes, 1992; Clark & Huang, 2003). It should be noted that the case outlined above is not the only sort of trajectory taken by nest leavers, but from the sample taken from the BHPS most of the traits were present in other cases examined. As was shown in Chapter 2, there were trends for living in more non-traditional households and lifestyles until the early thirties in today's society (van de Kaa, 1987; Champion, 1999; Kenyon 1999b), therefore not all nest leavers are interested in starting a family just as soon (or at all).

5.3.3 The role of social housing for lone parent families

In the case of lone parent families, two cases were identified to illustrate the two main roles that SRS was deemed to have played in these people's lives. Firstly, there are those that see the SRS as a 'safety net' (Stephens et al, 2002). They come into the sector after some form of relationship breakdown or as part of a wider downward life spiral, but leave either in order to find larger and better accommodation or due to the formation of a new relationship where the new partner is often living out of the SRS. Secondly, there are the lone parent families whose time in the sector enables them to 'get back on their feet' if they come from a relationship breakdown. It is a period of stability in their life which enables them to consolidate financially and emotionally, and then allows them to leave the sector on terms more of their choosing. In this way one could say the role was more of a spring board for them (Scase & Scales, 2003).

5.3.3 (i) Lone parent households vignette

1 Christine, divorced lone parent mother, Newcastle, 39 years old in 1997

In the first wave, 1991, Christine was a 33 year old mother of three children all under the age of sixteen; the eldest was eleven, the middle child four and a new baby less than a year old. She had been resident at the same address since 1989, when one can assume it was the marital home, before the failure of her marriage and subsequent divorce. Her third child was born in the first wave. She wanted to move for a couple of years citing, pre-move, that the reason was due to the area being unfriendly and from this we could assume that her concerns were with the safety of her children within the area. However, when she actually left the sector, she cited a desire for larger/better accommodation as the principal reason for exiting. This move was also possibly triggered by her return to employment and a rise in household income which allowed her to seek a more desirable and suitable property within a different price bracket. In short, one could argue that she changed from the constraint model of housing pathways to a choice model of behaviour (see Chapter 2), although again this is still set within the wider context of her economic constraint.

What is interesting about Christine's case is that she moved twice within the sector before she actually exited the sector, implying that the problem was with the area and choice of housing, not actually with the tenure itself. Even so it will be of concern to SRS providers that she exited to the PRS sector in order to obtain the safer area and the larger/better accommodation that she sought. In this manner, one could argue that the SRS played a role as a safety net for her, although we can assume that she was already in the sector before her relationship breakdown. On the other hand, we could also show that the time spent in the SRS enabled her to carry on raising her younger children and consolidate her stretched finances until all the children were attending school and she could afford to go out and work, thus in turn allowed her more choice in her housing career, which was satisfied by a move out of the sector into the PRS.

In summary, then, one could hypothesise that the SRS played a consolidatory role in her life at a time of hardship, personally and financially.

2 Rita, divorced, lone parent mother, East Midlands, 35 years old in 1997

Rita's is a more upbeat story and certainly one worthy of the categorisation of SRS being a transitional tenure and a spring board to something better. She was a divorced lone mother living in Amber Valley, East Midlands; she had in wave A (1991) an eight-year-old daughter and a six-year-old son. She was in full-time employment in semi-skilled labour for all seven waves of data analysed and had just recently moved into her current address. Since she moved into her HA property, she spent the first three years wanting to move citing family reasons and a desire to reduce travelling time to and from her work. However, more important in the process of exiting was the commencement of a new friendship or relationship in wave C, which was eventually the catalyst for her to move out of the SRS and into OO. Also, during her time in the SRS she attended a couple of adult education courses and did some political and voluntary work, despite the demands on her time by work and by her children.

For the last four years of the analysis period she had seemed to settle down and be content with her life in SRS. She no longer indicated a desire to move and there were no major economic changes to enable her to move. Furthermore, her children were both between 9 and 13 years old and most likely were settled in school and their immediate environ. However, in the last wave of analysis, she did leave the sector to enter the OO. A variety of stimuli are recorded in the BHPS to explain this event. Firstly, Rita's household type definition changed from lone parent with dependent children, to couple with dependent children and also her marriage status changed from divorced to living as couple. This tells us that her relationship had progressed (again assuming it was the same one mentioned in wave B) to the cohabiting stage and with it the associated increase in household size, number of wage earners (i.e. over 16 years old), the significant increase in household income, almost tripling, and finally the identification of exiting to buy accommodation.

5.3.3 (ii) Hypothesising the role of social housing for lone parent families

From the two vignettes outlined above, one can see that there are two very different examples of the role SRS has played in their life courses. Looking at the case of Christine, one can see more mobility and generally a lower degree of financial advantage compared to Rita. Although this could be explained as simply 'life', it is also more symptomatic of the role regional differences play at all levels of the life course and housing career. In NE England, particularly Newcastle, there is a traditional excess of supply over demand, enabling more mobility amongst tenants and thus also driving down tenancy lengths which in the longer term aids the perpetuation of residualisation. Furthermore, there are higher proportions of social housing in the Newcastle area as a percentage of all dwellings in England compared to the East Midlands. This may have influenced the ability, regionally and almost certainly locally (although a fault of the BHPS is its inability to look at local micro scales), to be mobile within the tenure.

In both cases we can see that the time spent in the SRS was certainly one of consolidation. It enabled both people to achieve a degree of financial comfort, if not security. Both cases often repeated the desire to move, although it is noted that the BHPS

doesn't stipulate if they had in mind a change in tenure, a move to a different LA or even a longer distance move planned. However, one could argue that for Christine the role of SRS was as more of a safety net. She was unemployed frequently, living off welfare benefits, having health problems of her own and being in constant unease about her local environ and its safety. In short, this case displayed many of the often stigmatised life histories of people living in this sector, and this was coupled with being left alone with three children following the failure of her marriage. Although it is evident that she was continuing to struggle, the move to PRS was evidently more to do with satisfying her demand for choice and property/area type than it was to do with changing tenure.

In comparison, Rita could be described as seeing the SRS as a spring board to something better in her life after the consolidation period. Despite originally wanting to move for practical reasons such as being closer to her family (most likely for help with her children whilst she was working) and to reduce the travelling time to and from work, the final reasons for Rita moving was more to do with a specific life trigger event. In this case it was the moving in with a new partner and setting up a home together. In essence one could say that Rita followed more of the traditional housing career notion, by moving up the hierarchy of tenure and its related life course idea of family, although it has a slight post-traditional twist in that she had a series of peaks and troughs on the way to that point. In this manner the role of SRS is similar to that of certain single person household groups.

5.3.4 The role of social housing for single person households

As was indicated in Chapter two, the most important household type in the next thirty years is going to be the single person household – a development that will be of particular concern to the SRS as it will provide a stern test to SRS providers, who are already struggling to adapt to the changing demographic profile, aspirations, demands and needs of their tenant stock. In terms of the tenants' experience of SRS in their life course, the single person household may exhibit some of the traits of the nest leavers. They will tend to be younger households, possibly exhibit a higher degree of mobility during these years

and, depending on what region and socio-economic group they are in, perceive the role of SRS as something quite different.

5.3.4 (i) Single person household vignettes

1 Larry, single person household, LA exiter, Lambeth, 35 years old in 1997

Larry was a foreman who lived in Lambeth, London and at the start of wave A, was living in a single person household. From this time he had indicated a desire to move somewhere else, citing noise as the principal reason for wanting to move, followed by an associated desire to move from an urban to rural environ. It did however take him five years to be able to move out of Lambeth and London to Bromley, a commuter belt town in outer London. Throughout the five years prior to moving he had had no significant increase in income to enable him to fund his desired move. The trigger event was the start of a new relationship which culminated in him exiting the sector and moving into the OO sector. He cited reasons for leaving as the desire for larger and better accommodation and the unfriendly and unsafe area where he had been living.

From this brief vignette we can see that due to the regional dynamics in play, it was very difficult for him to be able to meet his desires economically. In fact it took six years before he was able to exit the sector and that was only with the help of his partner's income. This shows that single person households in the SRS may find it difficult on their own (financially) to be able to leave the sector, especially those in the South. From this regional perspective then, the SRS is that of a safety net or at least a viable alternative to PRS and OO.

2 Fred, skilled employment, Wakefield, 38 years old in 1997

Fred, who was in skilled employment and lived and worked in the north of the country, also left the SRS to join the PRS. He had been resident at his SRS address since 1988 and expressed no desire to move until the wave of the actual event, when he cited 'other aspects' as his reason for moving from SRS to PRS. One may assume that this was

connected to his unemployment which occurred from wave B onwards. In such a manner then, Fred fulfilled many of the characteristics that give the sector a residualised nature, for in the subsequent years he was on benefits and had no other household members who were working and as such could contribute to the household income. From this cursory perspective one could say that for him the SRS certainly played the role of a safety net right up until his exit to PRS. Although this case is quite pessimistic in nature, it does show a comparison between what can occur in the North and South and also between two similar households, which would certainly require more in-depth analysis and data collection to understand why these two similar people took two such diverse pathways.

5.3.4 (ii) Hypothesising the role of social housing for single person households

In trying to hypothesise what the role of social housing has been for single person households we are constrained by the relativism and subjectiveness of this particular demography. They, more than any other household type, seem to be able to choose a life within their wider structural constraints and lead it arguably more easily than other households where there are more people than just themselves to consider. Furthermore, there is such a wide variety of types of single person households, all of which have distinct geographies and modes of behaviour. For example, there is a significant difference between the role SRS plays for a young, single, upwardly mobile individual who sees the SRS as his/her first taste of independence and the first stepping stone to something better in their life course and housing career, and the older, single person household that desires stability, safety and proximity to family. Naturally then, their time spent in SRS will have meant different things to these sets of people, even if their actual reasons given for exiting may have been similar.

The problem here in trying to produce a generic model of meaning for such an eclectic non-homogenous group is the very same problem that SRS providers are going to find in the future when trying to assess the changing demands of their tenant stock.

5.3.5 The role of social housing for couples with dependent children

These households tend to be the types of households that SRS providers want to keep in the sector. They are perceived as being more reliable, long-term tenants and as the foundations for establishing balanced communities and stable neighbourhoods. Sadly, as was demonstrated in Chapter 4 and in work by Burrows (1997, 1999), all too often it is these households that are exiting the sector, principally for OO.

5.3.5 (i) Couples with dependent children vignettes

The following two vignettes examine why couples with dependent children want to leave the sector in different regions and what roles the SRS may have played in their lives.

1 Jonathan and Anne, thirties, couple with dependent children, both employed, Liverpool

Jonathan and Anne provide a stereotypical picture of a family leaving the sector on an upward spiral due to life event triggers related to career advancement and birth of children. They were married parents with two dependent children aged eleven and nine at the time of wave A. Both worked in skilled careers, Jonathan as a foreman and Anne a manager. Since 1991 (wave A) they indicated that they wanted to leave their current house, which they had been living in since 1985, and move to a new one. In Jonathan's view it was due to a desire to own his own property and in Anne's view it was a two-fold desire of wanting a larger/better house and to move to a nicer area.

In 1992, they achieved their aim by moving into their own property at a time when the household income had risen to an amount viable for home ownership. It was also at a time when the family had their third child. Since their move into the OO their joint incomes continued to rise and a desire to move on was not mentioned. From this vignette it is easy to identify what the principal drivers of change were during their stay in the SRS and in subsequent years. In this manner one can say that the SRS was a tenure of consolidation for this family, a period of time in which to increase their finances and prepare for the life event triggers, such as the birth of their third child, so that when the

time came they could move up the housing ladder and move to an area and house more suitable and desirable than their previous property. One then would certainly classify the SRS as playing the role of a spring board in the case of this family.

2 Peter and Elizabeth, mid to late thirties couple with dependent children, Bexley

The role being played by the SRS here is similar to the previous case. It is one of the few examples available from the BHPS concerning HA exiters. It points out the difficulties that families in the South have in getting into the OO market and/or even find a property which fits their needs and aspirations, compared to the situations in the North where the OO is more accessible.

This young couple, married with two dependent children and lived in Outer London, had been at their wave A address since 1987. They were struggling for space, which was inevitably one of the major push factors in their exit from the sector, as indicated by Clark & Huang (2003): “Age, tenure and room stress (housing space requirements) are found to be significant predictors of moving.” (p323). They first of all tried to move within the sector in order to meet their housing needs and demands for larger and better accommodation. Even after the move within the sector, they still had a desire to move from the area due to problems with noise and traffic in their area. However, the regional and local dynamics of their area manifested themselves there, as despite wanting to move and a number of years of rising annual household incomes they were unable to move to the area they wanted or buy their own property in that area. Therefore, Peter and Elisabeth compromised and decided that their current house matched their demographic housing needs and their financial capabilities, so they bought their home from the SRS provider. Even so, they continued to state that they preferred to move due to the noise, traffic and area.

5.3.5 (ii) Hypothesising the role of social housing for couples with dependent children

What can be seen from these results is that for exiters who are couples with dependent children, in general, the tenure plays the role of a stepping stone to something bigger and better. In many ways, this household unit still follows the traditional notion of the housing career and its hierarchy of tenure. Although the examples extracted from the BHPS primarily revealed a move into the OO market, it should not be assumed that this is the only pathway that couples with children take. As Chapter 4 illustrated, there are also families moving to the PRS. The latter, however, is more likely to involve an employment related move and not just the traditional focus on wanting to own their own property, and to have a dwelling which is more suitable to their needs and aspirations.

Both these cases have also illustrated that the desire to move has been relatively long held or at least (in the case of the seven wave analysis) evident in more than one or two waves before the actual event of exiting occurred. It is acknowledged that the cases concerning this household type and non-movers will vary differently in their opinions and experiences of the SRS, but as has been set out in previous chapters this work is focused upon those tenants who have exited the sector.

5.4 Summary

In sum, this chapter has had a pluralist agenda set on an empirical and methodological level. Firstly, it has outlined via the BHPS some of the life stories of SRS exiters, focusing on why they left and inferring what role social housing played in the lives of these households and individuals. Secondly, it has deployed the BHPS as part of the multi-method framework, whilst simultaneously examining its adaptability as a qualitative tool for wider housing research.

In the first place, the results themselves have shown that one can generalise the role of social housing in several ways. Firstly, there emerged the concept of the SRS as a transitional tenure that is often seen as a stepping stone to something bigger and better in the housing market. Within this idea emerged the concept that, as a transitional tenure, it was also a chance to consolidate before moving on, whether this was economically, socially or demographically. A stay in the SRS seemed to be indicated as a reasonably

cost effective way of living for a couple of years, something which will be followed up on in Chapter seven and its in-depth tenant interviews, as the BHPS lacks the depth or nuance to investigate the reasons behind this view any further.

Following on from this generalisation was the splitting of the role of the SRS into what was essentially a positive and negative experience. In the positive framework the SRS was seen as playing the role of a springboard to something better, in this manner it is tied closely to the idea of the transitional tenure and a chance to consolidate. A number of cases formed new relationships or experienced career advancement whilst in the sector, enabling them to reach a position where they had more choice in the housing market, whether it be a move to the PRS or into OO. In many ways, this role ties in with views of the upward life spirals and how they are affected by neighbourhood, regional, socio-economic, demographic and housing profiles (Scase & Scales, 2003).

Conversely, a negative framework saw the role of SRS as a safety net, one where downward life spirals had led them to the SRS and often kept the tenants within the sector and made it difficult to exit. On the other hand, what is very clear is that in essence the safety net can play the role of a spring board later on in an individual's life course. In sum, it relates back to one of the main tenets of this thesis which stresses the fact that the SRS plays a different role and means something different to different people at different times of their housing careers and life courses.

The second part of the agenda for this chapter was to test the methodological viability of the BHPS in this sort of research and its adaptability as a qualitative tool. As mentioned previously, in the past longitudinal datasets and panel datasets have been used mainly in a quantitative fashion, with little work being done analysing and interpreting this data through a qualitative lens. Although specific methodological problems were discussed in Chapter 3, the results shown here have highlighted some of the benefits and disadvantages of using the BHPS in this manner.

Firstly, there is always going to be a problem with the interpretation of the data qualitatively as this is essentially at the discretion of the researcher and his/her own position, views and experiences on the subject in hand (Eyles & Smith, 1988; England, 1994; Flowerdew & Martin, 1997; Giele & Elder, 1998). This affects the choice of variables right through to interpreting the reasons given for wanting to move. In this case there is an argument that seven waves' worth of data may not be enough to firstly get enough cases, and secondly to give an accurate account of someone's residential mobility and housing career. Although, in this case the general trends were elucidated for each case over the seven waves, in particular the empirical trends of why they were leaving, and then placed them into a process by relating it to wider socio-economic and demographic data collected over the years for each case. It is therefore possible to reasonably attribute factors such as wage increases, child births, relationship formations and breakdown to the final exit event, and examine them and their meaning within a wider context and time frame, which this chapter has shown.

This chapter has also outlined the importance of understanding regional dynamics as well as the subjective nature of individual cases. Furthermore, it has outlined the importance of local level events and trends and not just those set at regional levels, as it can be shown that the dynamics on one side of a town could be completely different to those on the other, just by the presence of more industry on one side than another.

The final outcome of this chapter has been the acknowledgement in the use of longitudinal work and datasets in the future, and also their deployment within a wider multi-method framework. This is seen to allow the fairest assessment and interpretation of questions that more than impinge on people's behaviour. These are also the sorts of issues that SRS providers will need to address as they strive to meet specific local demands and understand local problems, if they are to continue not only to provide good quality affordable housing but also play a role of meaning in tenants' lives. With this thought in mind, the following chapter takes a look at a specific HA in Newcastle and provides a case study of why people are exiting and for what reasons.

Chapter 6 - Nomad Case Study

6.1 Introduction

The difficulties in obtaining data on exiting tenants have already been noted, not solely from available secondary datasets but also by the lack of collated information from the SRS providers themselves. Fortunately, some RSLs do attempt to keep some basic information on exit data by conducting 'exit' questionnaires and interviews where possible with tenants who have handed in their notice to leave.

This chapter uses just such an example of this exit data, collated by a Newcastle HA, to further examine the role that SRS has performed in the lives of exiters and understand more the trends for leaving an HA. It enables a unique perspective in this research so far, by virtue of having the ability to infer more about the role of social housing in people's lives than has hitherto been possible. Information has been extracted on the characteristics of households when they first applied for social housing and on their reasons for leaving. This helps to build upon the results outlined in Chapters 4 and 5 and enables a more informed opinion on what role the SRS has played in the lives of exiters.

Furthermore, due to its Newcastle location the study expects to be able to highlight some of the local factors and trends that may influence an understanding of why people exit in this area. The purpose of the chapter, however, is not to make any regional analyses or generalisations; it illustrates an example from one HA and is deployed moreover for a methodological purpose to examine its success and utility in the wider methodological framework, with its merits reviewed in Chapter 9.

The chapter's structure is two-fold. Firstly, it describes the results from examining the HA archives on exiters, focusing on the demographic and socio-economic profiles of the cases. Secondly, it hypothesises from these results what role SRS is seen to have played

in the lives of these tenants and what questions have been raised to examine further in the in-depth interviews.

6.2 Reasons for termination and length of tenancy

The following section outlines the results extracted from the archival case studies in regards to termination trends. The results identified the reasons given for exiting the HA and are broken down firstly by gender (Table 22) and secondly by age in Table 23. Furthermore, Table 24 outlines the relationship between length of tenancy and reason for termination. The reasons are first indicated by generic categories but are then broken down into more specific reasons. At this point it is important to stress that the data do not indicate the destination tenure of the exiters.

Table 22: Reasons for termination by gender

| Gender | Male (%) | Female (%) | Couples (%) | Total (%) |
|-------------------------------|----------|------------|-------------|-----------|
| <i>Financial difficulties</i> | 38.1 | 22.9 | 16.0 | 30.5 |
| Financial | 24.0 | 16.8 | 16.0 | 20.5 |
| Abandoned | 14.1 | 6.1 | 0 | 10.0 |
| <i>Purchasing property</i> | 8.1 | 19.8 | 40 | 15.0 |
| <i>Life course change</i> | 15.7 | 14.4 | 12.0 | 15.0 |
| Household dissolution | 1.1 | 0 | 0 | 0.6 |
| Household Formation | 3.2 | 5.3 | 0 | 3.8 |
| Need more room | 2.2 | 5.3 | 12.0 | 4.1 |
| Work related | 9.2 | 3.8 | 0 | 6.5 |
| <i>Spatial/environmental</i> | 14.6 | 17.6 | 8.0 | 15.2 |
| Permanent decant | 7.0 | 9.2 | 0 | 7.3 |
| Harassment | 3.8 | 3.8 | 4.0 | 3.8 |
| Dissatisfaction with area | 1.6 | 3.1 | 4.0 | 2.3 |
| To be nearer family | 2.2 | 1.5 | 0 | 1.8 |
| <i>Tenant related</i> | 13.5 | 21.4 | 24.0 | 17.3 |
| RTB | 1.1 | 3.8 | 8.0 | 2.6 |
| RSL/LA transfer | 10.8 | 15.3 | 12.0 | 12.6 |
| Exchange | 1.1 | 2.3 | 4.0 | 1.8 |
| End of tenancy | 0.5 | 0 | 0 | 0.3 |
| <i>Other</i> | 8.6 | 2.3 | 0 | 5.6 |
| <i>Missing</i> | 1.6 | 1.5 | 0 | 1.5 |
| Total (%) | 54.3 | 38.4 | 7.3 | 100 |
| Total (Cases) | (185) | (131) | (25) | (341) |

Source: Nomad Housing Group Data, own analysis

Table 23: Reasons for termination by age at exit

| Age (Years) | 16-21 | 22-29 | 30-40 | 41-50 | 51-65 | 66-100 | Total (%) |
|-------------------------------|-------|-------|-------|-------|-------|--------|-----------|
| <i>Financial difficulties</i> | 37.3 | 35.5 | 28.3 | 29.4 | 12.0 | 0 | 23.7 |
| Financial | 27.5 | 27.1 | 13.1 | 21.6 | 12.0 | 0 | 16.9 |
| Abandoned | 9.8 | 8.4 | 15.2 | 7.8 | 0 | 0 | 6.9 |
| <i>Purchasing property</i> | 9.8 | 15.0 | 23.2 | 11.8 | 4.0 | 0 | 10.6 |
| <i>Life course change</i> | 9.8 | 15.9 | 19.3 | 19.7 | 0 | 0 | 10.8 |
| Labour market related | 0.0 | 7.5 | 9.1 | 9.8 | 0 | 0 | 4.4 |
| Household addition | 5.9 | 4.7 | 5.1 | 2.0 | 0 | 0 | 2.9 |
| Household formation | 3.9 | 2.8 | 5.1 | 5.9 | 0 | 0 | 2.9 |
| Household dissolution | 0 | 0.9 | 0 | 2.0 | 0 | 0 | 0.5 |
| <i>Spatial/environmental</i> | 17.7 | 14.0 | 16.2 | 9.9 | 20.0 | 33.4 | 18.5 |
| Permanent decant | 5.9 | 7.5 | 7.1 | 5.9 | 12.0 | 16.7 | 9.2 |
| Harassment | 2.0 | 3.7 | 5.1 | 2.0 | 4.0 | 16.7 | 3.8 |
| Dissatisfaction with area | 5.9 | 1.9 | 3.0 | 0 | 0 | 0 | 2.4 |
| To be closer to family | 3.9 | 0.9 | 1.0 | 2.0 | 4.0 | 0 | 1.8 |
| <i>Tenant related</i> | 11.8 | 14.0 | 11.1 | 29.5 | 52.0 | 0 | 19.7 |
| RSL/LA transfer | 9.8 | 9.3 | 7.1 | 19.6 | 44.0 | 0 | 15.0 |
| RTB | 0 | 2.8 | 4.0 | 2.0 | 4.0 | 0 | 2.1 |
| End of tenancy | 0 | 0 | 0 | 4.0 | 0 | 0 | 1.3 |
| <i>Other</i> | 13.7 | 5.6 | 2.0 | 3.9 | 8.0 | 66.7 | 16.7 |
| Total (%) | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total (Cases) | (51) | (107) | (99) | (51) | (25) | (6) | (339) |

Source: Nomad Housing Group Data, own analysis

6.2.1 Financial difficulties

The most frequent reason for termination of the lease is financial (21%) i.e. the tenant is generally unable to afford the rent levels and cost of living (Table 22). This could be indicative of the problem with rising rent levels within the social rented sector which are approaching market levels of the private rented sector (PRS) and thus often forcing the people in most economic difficulty out of the social rented sector altogether. On the other hand it reifies the current understanding of the SRS as the residualised sector, where people on low incomes or with financial difficulties tend to gravitate to.

Financial difficulties account for 24% of all reasons for termination by males, 17% by females and 16% by couples (Table 22). The result showing males as having higher a rate than the other two categories is corroborated by the fact that the second highest reason for termination by males was abandonment of the property, accounting for 14% of all the males' reasons. This is compared to females 6% and couples 10%.

This result however, is likely to be further indicative of the HA's tenant profile which is heavily skewed with entrants.

Additionally, Table 23 demonstrates that financial difficulties is a consistent reason across all age groups, but is at its most frequent during the early stages of a young adult's life course i.e. 16-21 years old and 22-29 years old. In contrast, the frequency of financial reasons for exiting generally decreases with age.

In contrast to the decline in terminations due to financial reasons with age, there is a clear relationship with length of tenancy (Table 24). The shorter the length of time with the HA, the higher the frequency of exiters stating financial reasons as the main reason for exiting, i.e. 66% of financial reasons (e.g. inability to pay rent) and 82% of abandonments occur in the first two years of a tenancy.

6.2.2 Exiting to buy

Many people were exiting to purchase their own property, accounting for just over 15% of the sample. Furthermore, it was the primary reason for couples' termination of lease, accounting for 40% (Table 22). It is important to recognise here that purchasing property and purchasing through a right to buy or tenants incentive scheme have been counted as separate here (only 3% citing RTB as reason for termination).

One can infer that exiting to buy occurs due to the greater level of income per week for that household where often both partners are economically active. However, this is an inference as often data on the partner's income was not included in the original application form or indeed in the notification to the Housing Association of the partner moving into the original applicant's dwelling. Furthermore, Table 25 demonstrates that 78.8% of exiters who left to enter OO were not in receipt of benefit, thus the inference being that they were more economically advantaged. Additionally, over three-quarters (76.5%) of exiting tenants for this reason are aged 22 to 40 years old, the group most likely to be in employment and with higher household incomes.

6.2.3 Life course changes

The proportion of exiters citing life course change as the main factor accounts for 15% of the total sample population. Exiting tenants citing this group of reasons tended to be between 22-50 years old, which is little surprise as this is the age block within which many critical life events occur. The main distinctions in this group are that couples are more likely to move due to the need for more room (Table 22) whilst individual households are more likely to move for work related reasons or due to the formation of new households. The results indicate no other significant findings from exiters citing these reasons.

6.2.4 Spatial/environmental reasons

This section illustrates that 15% of exiters left for this group of reasons. Within this group permanent decant from the area is the most frequently given reason across the age spectrum.

In general, the actual number of cases citing this category as the reason for exit are relatively few in number, but still account for nearly a fifth of all reasons given for those receiving benefit and a tenth of all those not receiving benefit.

What is demonstrated in general terms is a trend for those less economically advantaged to be less satisfied with their surrounding environ, which may include problems with other tenants. Since this dataset makes no allowance for destination tenure-wise, it is only possible to suggest that citing this as their reason are tenants and households that may move more frequently within the sector in order to move away from disputes, or from rundown areas or to be closer to family (Richardson & Corbishley, 1999; Pawson & Bramley, 2000; Böheim & Taylor, 2002).

6.2.5 Tenant related

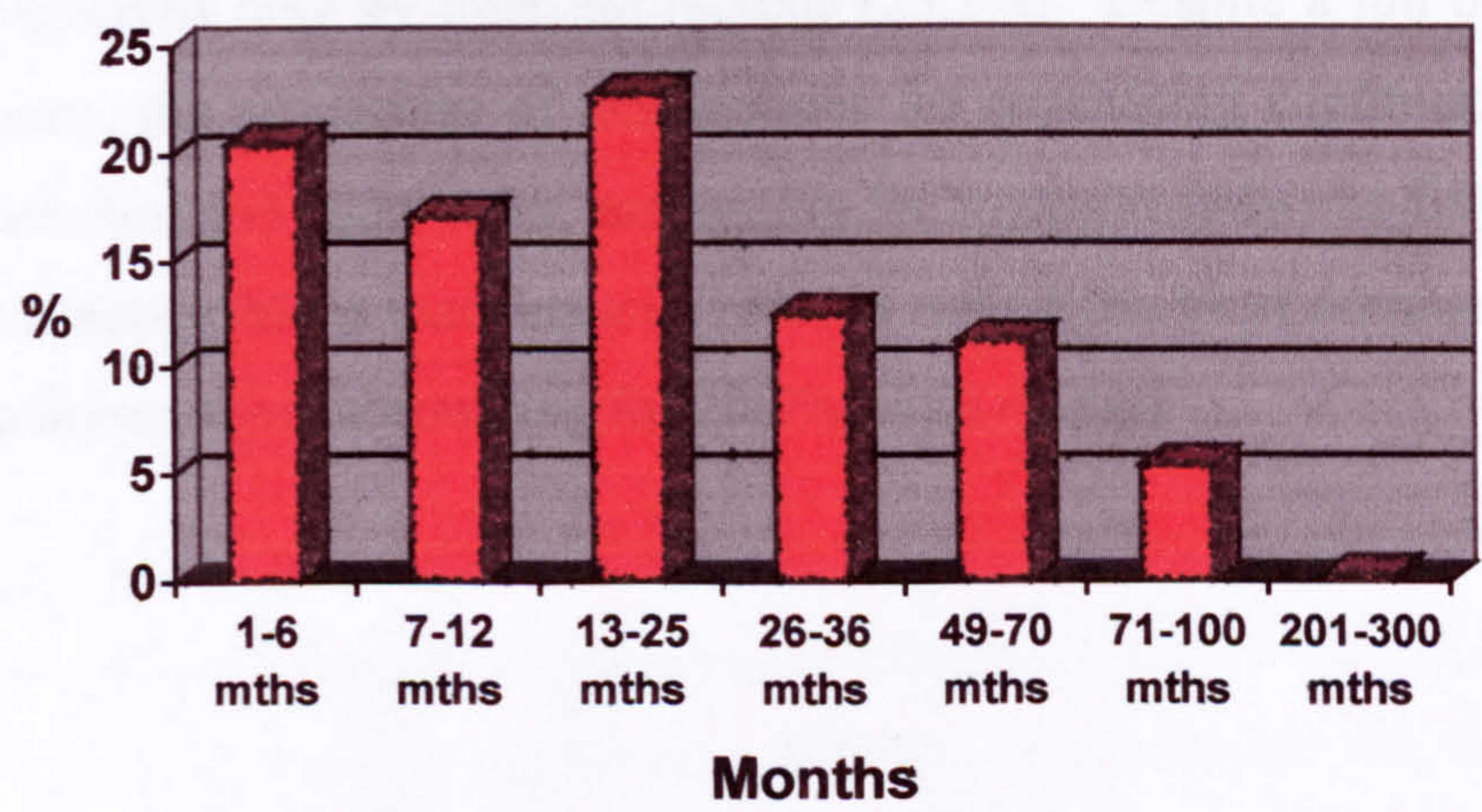
Finally, 17.5% of the exiters cited one of the tenant related reasons for exiting. A transfer to another social housing provider, whether it was a Local Authority or another Housing Association, accounted for nearly 13% of terminations.

6.2.6 Tenancy length

The results show that nearly two-thirds, 60%, of tenants stayed less than two years, with 34% having a tenancy that lasted no longer than six months (Figure 6). These results are in keeping with the body of literature on high turnover rates or ‘churning’ found within the Social Rented Sector (Burrows, 1998, 1999; Pawson & Bramley, 2000; Priemus, 2001; Richardson & Corbishley, 1999).

These results also begin to suggest that for these tenants their stay with this HA was a temporary one. Reasons why tenants left and after how long (Figure 6) is a useful barometer in understanding what role the HA played in their lives.

Figure 6: Average length of Nomad tenancy amongst exiters



Source: Nomad Housing Group Data, own analysis

Table 24 illustrates the trends in reasons for termination by the duration a tenant stayed. Within the first six months the most common reason for termination was financial, usually unable to pay the rent on the property (23.9%) this is followed by the property being abandoned and a transfer to another social housing provider (12.7% each). Unfortunately, at this juncture it is impossible to do any meaningful household analysis as the data simply didn’t exist in the archives, plus it was assumed that a significant amount were single person households.

However, the tenancy length trends still provide useful indications of why people were in the sector. The results indicate that between seven months and a year the pattern is generally the same as above, financial problems, and despite a slight drop of 2.5% to 21.4%, they still account for the highest percentage of reasons given for termination. There was an increase in the number of abandonments during this period of 6.9% to 19.6%; a similar occurrence was with transfers which increased from 12.7% to 14.3%. However, the most noticeable change was the percentage of those leaving to purchase a property, this accounted for just over 12% of this period's reasons.

From six months to three years the largest growing reason was the purchasing of property, reaching a high of 23.9% at this stage. On average, for the first three years of tenure, purchasing accounted for nearly 16% of all reasons for termination, a percentage bettered only by financial reasons (23.2%). Despite a lull between three and four years, the proportion of terminations for purchasing continued to be quite high between four and eight years, accounting for approximately one-fifth. However, what is most noticeable is that financial reasons remain the most dominant reason for termination across time, accounting for 20.5% of all reasons.

Table 24: Reasons for termination by tenancy length

| Tenancy (Months) | 1-6 | 7-12 | 13-25 | 26-36 | 37-48 | 49-70 | 71-100 | 101-200 | 201-300 | Total |
|-------------------------------|------|------|-------|-------|-------|-------|--------|---------|---------|-------|
| <i>Financial difficulties</i> | 36.6 | 41.0 | 31.3 | 26.1 | 39.1 | 11.1 | 15.8 | 22.2 | 0 | 24.8 |
| Financial | 23.9 | 21.4 | 21.3 | 26.1 | 26.1 | 8.3 | 10.5 | 11.1 | 0 | 20.5 |
| Abandoned | 12.7 | 19.6 | 10.0 | 0 | 13.0 | 2.8 | 5.3 | 11.1 | 0 | 10.0 |
| <i>Purchasing property</i> | 7.0 | 12.5 | 18.8 | 23.9 | 8.7 | 19.4 | 21.1 | 11.1 | 0 | 15.2 |
| <i>Life course change</i> | 14.0 | 10.8 | 20.1 | 21.7 | 8.6 | 11.2 | 10.5 | 11.1 | 0 | 12.0 |
| Work related | 7.0 | 5.4 | 7.5 | 10.9 | 0 | 5.6 | 0 | 11.1 | 0 | 6.5 |
| Need more room | 2.8 | 3.6 | 6.3 | 4.3 | 4.3 | 5.6 | 0 | 0 | 0 | 4.1 |
| Household Formation | 4.2 | 1.8 | 5.0 | 4.3 | 4.3 | 0 | 10.5 | 0 | 0 | 3.8 |
| Household dissolution | 0 | 0 | 1.3 | 2.2 | 0 | 0 | 0 | 0 | 0 | 0.6 |
| <i>Spatial/environmental</i> | 18.2 | 12.5 | 10.1 | 15.2 | 21.5 | 19.5 | 26.4 | 11.1 | 0 | 14.9 |
| Permanent decant | 5.6 | 7.1 | 7.5 | 4.3 | 8.7 | 5.6 | 21.1 | 11.1 | 0 | 7.3 |
| Harassment | 4.2 | 1.8 | 1.3 | 6.5 | 4.3 | 8.3 | 5.3 | 0 | 0 | 3.8 |
| Dissatisfaction with area | 2.8 | 1.8 | 1.3 | 2.2 | 4.3 | 5.6 | 0 | 0 | 0 | 2.3 |
| To be nearer family | 5.6 | 1.8 | 0 | 2.2 | 4.2 | 0 | 0 | 0 | 0 | 1.8 |
| <i>Tenant related</i> | 12.7 | 17.9 | 16.3 | 15.5 | 17.3 | 27.8 | 26.3 | 11.1 | 2.3 | 16.4 |
| RSL/LA transfer | 12.7 | 14.3 | 12.5 | 10.9 | 4.3 | 16.7 | 10.5 | 11.1 | 2.3 | 12.6 |
| RTB | 0 | 1.8 | 0 | 2.2 | 8.7 | 8.3 | 10.5 | 0 | 0 | 2.6 |
| Exchange | 0 | 1.8 | 3.8 | 0 | 4.3 | 0 | 5.3 | 0 | 0 | 1.8 |
| End of tenancy | 0 | 0 | 0 | 2.4 | 0 | 2.8 | 0 | 0 | 0 | 0.3 |
| <i>Other</i> | 11.3 | 5.4 | 3.8 | 0 | 8.7 | 11.1 | 0 | 33.3 | 0 | 7.9 |
| Total (%) | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| Total (Cases) | (71) | (56) | (80) | (46) | (23) | (36) | (19) | (9) | (1) | (341) |

Source: Nomad Housing Group Data, own analysis

This result could be indicative of the type of tenant that is entering social housing i.e. economically disadvantaged, in receipt of benefit and perhaps unemployed or unable to work. Secondly, though, there is a different profile, which shows that 15% of tenants leave in order to purchase their own properties. Is this then comparable to the ideas outlined in Chapters 4 and 5 whereby those interpret the role of SRS as one of a safety net or as a stepping stone?

The answer to this could well be yes as results from the data show that of those households/tenants that do not receive benefit, one quarter of this group move out of the Social Rented Sector into Owner Occupation. The inferences one could make from this result is that the level of rents within the Social Rented Sector are or have increased to the level where they are difficult to be paid without the help of state subsidies through housing benefit etc.

At this juncture though, it is important to note the effect demographics have on this assumption, as age is an important factor (see Table 23), as the twenty-two years to forty years age group is the group that has the highest incidence of termination to purchase their own property (76.5%); this result corroborates the current trends of age bi-polarisation within the Social Rented Sector. It has been argued that it is these cohorts that social housing providers wish to keep a hold of, as they often tend to be more economically stable, independent and more likely to be in full-time employment.

6.2.7 Importance of receipt of benefits

Table 25 illustrates the relationship between the tenants who are in receipt of benefit, and the reasons given for termination of lease. This relationship is used as an indication of the frequent interconnectedness of the varying financial circumstances of households that live within the SRS. It also illustrates that those households that are not in receipt of benefit, presumably due to the amount earned via their employment, do tend to be more likely to exit.

As such Table 28 shows the cross tabulation results of this relationship, with the first two columns demonstrating the percentage breakdown of exiters within the receipt of benefit and the second two columns demonstrating the percentage of exiters within their reasons for termination.

From this table some trends are evident. Firstly, one can illustrate that those leaving to purchase their own property, mainly fall into the group who are not in receipt of benefit (78.8%). This is arguably further evidence that it is the more economically advantaged households that can exit the sector and enter OO.

However, the second most common reason for non-benefit receiving people to leave was due to financial reasons, accounting for nearly a quarter again. This is where a paradox occurs. Out of all the people who cited financial reasons as their primary reason for exiting, 57.4% were not in receipt of benefit. This result is contrary to what one might expect. One might have expected those in receipt of benefit to struggle with the rent more compared to non-benefit receivers, as they were more than likely to be unemployed. This may be related to the trend in social housing rents

steadily approaching those of a market level (Housing Corporation, 2003c; Kiddle, 2002, Walker & Marsh, 2003).

At this point it should be noted that overall there were more tenants who were in receipt of benefit who were exiting Nomad for financial reasons, 55.6%, than those not in receipt of benefit (44.4%). This is due to the higher percentage of benefit receiving exiters who had abandoned their property mainly (according to Nomad anecdotal sources, i.e. front line staff) due to rent arrears and possible forthcoming CCJ's. However, the financial aspect of this relationship was not the only interesting result. The cross tabulations also indicated that those tenants in receipt of benefit were more likely to exit Nomad due to spatial/environmental problems (see Table 28).

In general, the term spatial/environmental issue is broken down to describe exit reasons such as leaving the area, harassment, dissatisfaction with the area and the desire to be nearer to family. What is demonstrated in general terms is a trend for those less economically advantaged to be less satisfied with their surrounding environ, which may include problems with other tenants. Since this dataset makes no allowance for destination, tenure-wise, it is only possible to suggest that many who cite this as their reason are those tenants and households who may move more frequently within the sector in order to move away from disputes or rundown areas, or to be closer to family (Richardson & Corbishley, 1999; Pawson & Bramley, 2000; Böheim & Taylor, 2002).

Table 25: Reasons for termination by receipt of benefit

| Receipt of benefit | % within receipt benefit | | % within reason for termination | |
|-------------------------------|--------------------------|--------|---------------------------------|--------|
| | Yes (%) | No (%) | Yes (%) | No (%) |
| <i>Financial difficulties</i> | 29.7 | 28.4 | 55.6 | 44.4 |
| Financial | 16.9 | 24.2 | 42.6 | 57.4 |
| Abandoned | 12.8 | 6.2 | 68.8 | 31.3 |
| <i>Purchasing property</i> | 6.4 | 25.5 | 21.2 | 78.8 |
| <i>Life course change</i> | 13.4 | 16.1 | 57.6 | 42.4 |
| Work related | 6.4 | 6.8 | 50.0 | 50.0 |
| Need more room | 2.9 | 5.0 | 38.5 | 61.5 |
| Household Formation | 2.9 | 4.3 | 41.7 | 58.3 |
| Household dissolution | 1.2 | 0 | 100.0 | 0 |
| <i>Spatial/environmental</i> | 19.8 | 9.9 | 65.3 | 34.7 |
| Permanent decant | 10.5 | 4.3 | 72.0 | 28.0 |
| Harassment | 4.7 | 2.5 | 66.7 | 33.3 |
| Dissatisfaction with area | 2.9 | 1.9 | 62.5 | 37.5 |
| To be nearer family | 1.7 | 1.2 | 60.0 | 40.0 |
| <i>Tenant related</i> | 19.8 | 15.5 | 66.5 | 33.5 |
| RSL/LA transfer | 15.1 | 10.6 | 60.5 | 39.5 |
| RTB | 1.2 | 4.3 | 22.2 | 77.8 |
| Exchange | 2.9 | 0.6 | 83.3 | 16.7 |
| End of tenancy | 0.6 | 0 | 100.0 | 0 |
| <i>Other</i> | 10.9 | 2.5 | 84.2 | 15.8 |
| Total (%) | 100 | 100 | 51.7 | 48.3 |
| Total (Cases) | (172) | (161) | (172) | (161) |

Source: Nomad Housing Group Data, own analysis

6.6 Summary

In conclusion the results that have been found from this case study are generally what one expected to find from data relating to exits in the context of what the previous two chapters have elucidated, especially bearing in mind the demographic biases of the housing association’s tenant profile of predominantly single persons.

In terms of the actual results depicted in the chapter, the general findings are as follows. Nearly half of those exiting were aged less than 30 years old (46.8%) and of all exiters 60% remained with the HA for less than two years, and 21% of all exiters had a tenancy length of less than 6 months, thus indicating the importance of ‘churning’ and the status of the Social Rented Sector as a transitional sector (Priemus, 2001).

Furthermore, the single most important group of reasons given for exiting were financial reasons accounting for 30% of reasons given. Within this group it was more likely for male HoHs to exit for financial reasons. Additionally, an interesting result which occurred is that over half (57%) those citing financial difficulties as reason for exiting were **not** in receipt of any form of benefit. Thus implying that because they weren't they may not have been able to afford the rents and living costs. If this was to be the case then it would certainly point to the trend of rising social rents and the serious impacts that this could have on the sector (Walker & Marsh, 2003).

Furthermore, the results again indicated that the tenants that the sector would most like to keep, i.e. couples in full-time employment and late twenties to late forties, were choosing to leave the sector, often to purchase their own properties. This is further increasing the incidence of young unemployed or those seeking benefit as moving into the sector, reinforcing the residualisation and stigmatisation this HA may suffer.

One must be careful in inferring too many results from this one case study. The aim of the case study was to provide an example of the information that could be gathered from a HA and was not intended to provide any wide generalisations. Nevertheless, the scale and type of data extracted and the results that were produced are not dissimilar to those taken from more established national level datasets such as the SEH and the BHPS.

However, the study does introduce further issues to be explored in interviews with ex-tenants to tease out more deep-rooted reasons for trends identified by the case study, and also to build upon the inferences made within it as to the role SRS played in the lives of its tenants.

Finally, however, this chapter has qualified some of the results presented in the two previous chapters, and the successes and failures have been deployed at this stage of the methodological framework. It does, however, offer a local perspective on the tenants that left the HA, of which some are interviewed in the following chapter.

The key findings, however, from this chapter have been the methodological considerations of using a dataset such as this. This chapter has demonstrated that data of this kind can be used effectively in understanding the local reasons behind exits and also some of the general demographic and socio-economic characteristics of those exiting.

Furthermore, it is significant that the chapter and the data has not succeeded in any great degree in elucidating further the roles that SRS has played in people's lives, which were inferred from the previous chapter, or the characteristics of the different exiter types as outlined mainly in Chapter 4. It has demonstrated that the scale of this type of research and analysis at a local level can prove useful for HAs in terms of in-house monitoring and data towards policies and practices.

Chapter Seven - Tenant Interview Results

7.1 Introduction

The previous three chapters have outlined the general cross-sectional results from the Survey of English Housing (SEH), the longitudinal results from the British Household Panel Survey (BHPS) and a case study of exits based on the lettings and tenants files of one HA. The results obtained from these three forms of analysis now feed into the fourth analytical prong of this research, the in-depth interviews.

Even with the combined advantages of both the SEH and the BHPS, both quantitative and qualitative analysis, the analytical framework for this research is at its strongest when triangulation of the results is most evident. With this in mind and the idea of a multi-method framework firmly established it is important to note that the in-depth results have equal weight and importance attached to them as those of the previous results chapters. In accordance with one of the eight reasons for the use of multi-method research proposed by McKendrick (1999)¹³ the interviews are used to address slightly different aspects of the original research aims and objectives.

In this case, while the SEH and BHPS have both focused on individuals and the inferred household relationships and experiences, the interviews bring to light personal significance, experience and rationalisations. After all, “the aim of an interview is *not* to be representative...but to understand how individual people experience and make sense of their own lives” Valentine (1997, p111).

The experience of a tenant’s stay within the sector and reasons for leaving are key to the aims and objectives of this research and it is these results which are outlined in this chapter. Interviews were with ex-tenants of housing associations and sitting tenants who were in the process of exiting or thinking of leaving. As mentioned in Chapter 3, the interviews were all conducted in the North-East of England, so one can assume that some of the experiences and trends recounted were affected by external regional stimuli and circumstances.

¹³ See Chapter 2 for a fuller review of multi-method literature.

7.1.1 Interview population

In all 15 people were interviewed. The majority of interviews took place within Newcastle and the immediate surrounding area, covering such areas as Gateshead, Jarrow, Consett, Blyth and Gosforth. As mentioned in Chapter 3, this is in no sense a representative sample, in that the response rate for requests was extremely low and the interviews were obtained only after further requests from the housing assistants and the offer of financial inducements. These and other methodological issues were reviewed in Chapter 3.

The respondents varied from people in their early twenties (single, co-habiting, with dependent children or no children) to elderly people over 60 (either living alone or still married/co-habiting). So, as one can see, there is quite a range, across all ages and household types.

7.2 Interview themes

The themes of the interview were divided into two sections: those concerning the tenants and those concerning the SRS providers. Although, as will be shown, the themes were often similar and overlap, as they were simply viewed from a different perspective. However, with regards to the tenant interviews, the three main themes that were covered or sought for are listed below:

- Exiting reasons
- *Post facto* rationalisation of SRS role in life course
- Comparisons between SRS and other forms of housing

Further to these general topics, information was also gathered on the respondent's household make-up, socio-economic and wider housing history in order to place their answers within the wider context of their housing career, employment career and life course. In the ensuing chapter the results from the interviews are outlined using the generic thematic structure outlined above, which was used during the interviews. Furthermore, in some cases the themes do overlap and merge into more than one thematic classification.

Note that all interview quotes and excerpts are reproduced verbatim from transcripts of the interviews. It should also be pointed out that, at the request of most of the respondents, their names have been changed to conceal their identity.

7.3 Exiting reasons

As was demonstrated in Chapters 4 and 5 there is a wide spectrum of reasons why people decide to exit the SRS or indeed move within the sector. These are usually tied into current or changing household circumstances such as the need for larger space due to a forthcoming family addition or to move in with a partner. Sometimes they are related to the economic circumstances of the household - a new job or promotion, perhaps, or even redundancy, retirement or a change in the health status of an individual. In short, the reasons for leaving the SRS are as numerous as the number of people who leave the sector each year and the different types of household (such as the principal households used in Chapter 5). Behind each arbitrary reason for exit there is a story which illustrates the deeper experience and meaning of social housing to these people. It is this more deeply ingrained and subjective information that is disclosed in these interviews.

Not all of the reasons for exiting identified in the previous two chapters were given during the exhaustive interviews with tenants. These interviews identified five main reasons for exiting the sector:

- Poor or deteriorating health – generally needing smaller or more appropriate accommodation.
- Buying – exiting with the sole intention of purchasing their own property.
- Larger/better accommodation - the desire for better accommodation, be it in size or design.
- Relationship – generally a problematic relationship or break-up but, in a couple of cases, due to moving in with a partner/spouse.
- Household addition – could also be linked to the previous reason (relationship) but generally meaning the birth - or forthcoming birth - of a child.

It should be noted that these are the main reasons given by the respondents. But life (and research is a part of life) is inherently untidy and a number of secondary reasons were either disclosed or implied from what the respondent was saying. The most obvious example of this was that people gave one of the five reasons above but also hinted at a concern for the area in which they were living. As previous chapters illustrated, the degree of satisfaction with the area in which an individual was living was often shown to be low and resulted in a desire to move, 21% of exiters in the SEH stated this as their main reason. These secondary reasons for exiting will be uncovered where an illustrative case renders it necessary or appropriate, or both. These will then be related to the wider dynamics of the individual and their household and to the role played in the process of exiting.

7.3.1 Downsizing

The concept of exiting the sector to downsize may be considered a rather strange one. It could reasonably be assumed that people hoping to downsize would stay in the sector and try to arrange a transfer or a mutual exchange with their social housing provider. Otherwise, one may logically assume that leaving the SRS to downsize means either to enter the PRS or to buy their own property in the OO. Generally speaking, households containing elderly individuals or those with some form of health difficulty who have been identified as long-term sick or disabled, are more prone to downsizing. However, being elderly and long-term sick or disabled should not be seen as synonymous or a homogeneous category.

From the interviews there were three respondents that fell into this category; two of whom had moved into sheltered housing schemes (of varying degrees of medical assistance and observation). Additionally, two out of the three moved due to the ill-health of their spouse and mother, not indeed their own. The first interview offers corroboration of the idea that downsizing is predominantly for health reasons but also that it is the natural progression of a life course and housing career, as illustrated by Raymond:

Q: So, why did you decide to leave your last property?

R: Well really it was due to my wife...erm...she's got arthritis and you know getting up and down the stairs is real hard for her now and so we wanted a place where she could...erm...get around more easy like, the stairs in the house weren't any good...besides the boys had left home and we felt like we were rattling around in the place.

The concept of downsizing as part of the housing career and life course is naturally understood and evident in quantifiable terms from the BHPS and the SEH (although not highlighted as major points in this research). This is further illustrated by the interview with Mrs Jansen (MJ), who is a sixty-year-old widow. She opted to exit her previous property and enter PRS in order to obtain smaller and more suitable accommodation for herself.

Q: Can I ask why you left your last accommodation with E5 [Housing Association]?

MJ: Oh yes, it was the central heating...

Q: How do you mean?

MJ: Well, I'm no good with the storage type heating, allergic you could say, gives me bad conjunctivitis and sinusitis, so I had to have the windows open, but they were out the back and I'm not too quick on my feet these days...

Q: Do you think the flat was quite big then?

MJ: For me yes, and I was three floors up, that didn't do my chest any good either I can tell you.

These results outline the fact that for these people downsizing was a decision taken to improve their quality of life, for medical or other personal reasons. The two examples given are similar in that they also downsized after their children left the parental home, so producing under-occupation. However, both these interviews provide early evidence that there are more reasons for exiting than just the main reason offered.

This is evident from the interview with Raymond and his wife. Raymond's wife (RW) stated that she wasn't too disappointed with moving as she also felt that there was a problem with the area that they were living in. This is a reason often identified in the SEH results as an important issue (21% from SEH results in Chapter 4), as shown below:

RW: Anyway I was glad to be shot of that place...the place was going to pot, all the troublemakers coming in...I didn't like the feel of the place anymore...wasn't home anymore.

Q: Why not?

RW: Well, Ray and I had a few run-ins with next door. Sometimes there'll be shouting and screaming and music to God-knows-what bloody hour...we just got sick of it...reminded me of some of the problems we had when we lived with the council...so it did...let anybody in these days that's the problem.

There has been much documented evidence and literature about the problems of social exclusion (Anderson & Sim; 2000, Lee & Murie; 1997, Pawson & Kintera; 2002), anti-social behaviour (Taylor, 1998; Housing Corporation, 2004d), residualisation (Bramley, Pawson & Third, 2000; Burrows; 1998; Forrest & Murie; 1983) and the effects of neighbourhoods on tenants (Cole et al, 1999b; Pawson, 2004). These points were addressed in Chapter 2 and will be discussed again in Chapter 8, so they will not be examined in great detail at this juncture. Once more, although the issue of area/neighbourhood satisfaction is not expressly put first and foremost as a reason for leaving by the people interviewed, it does seem to play a recurring role in people's housing careers: this is illustrated in further sections of this chapter. As shown in the next section, the idea of exiting to move to a 'nicer' area can be closely associated with that of the desire to buy one's own home.

7.3.2 Buying

When one is considering the main reasons for exiting the SRS, buying one's own property always comes foremost to mind. As Murie (1997) states, in the UK it is

assumed that if you do not aspire to home ownership then there is something wrong with you. Furthermore, Kendig reconfirms the opinion that “the attainment of home ownership, if it is ever achieved, is taken as the most significant step along housing careers.” (1990:133). Couple this with the RTB schemes of the eighties, greater residualisation of the SRS during the nineties and an increase in the availability of low-cost home ownership through greater credit and mortgage accessibility, and it is not difficult to gain a cursory understanding of why this is the case.

As was outlined in the SEH, of those individuals who exited the sector to purchase their own property, over a quarter (28.4%) indicated their main reason was to own their own property, and as stated in the previous section this was closely associated with desire for a better area (24.3%) and also a bigger/better dwelling (21.6%). What is noticeable and consistent with the respondents in the interviews is that the majority of individuals leaving the sector were part of households that were in a stable union, whether marital or cohabiting, with dependent children (47.5%), and the next two types of household being single person households (20.9%) and married/cohabiting couples with no children (19.4%). Of the 15 interviews conducted over half had left the SRS for this reason and, of these, typical family-type units were most present alongside young single-person households.

On the surface, all the individuals who were in owner-occupied accommodation or in the process of moving to owner-occupation stated this as their main reason for exiting, regardless of household formation. For example, the Arnetts from Jarrow in South Tyneside were young parents in their early thirties with two young dependent children who had left the sector to buy their own accommodation and to provide, what they perceived to be, a better environment for their children to grow up in:

Q: Well, the first question is easy. Why did you decide to leave E5?

Mrs A: To buy a home of our own.

Mr A: Yeah, we wanted a bigger house, the E5 house was a small house. It was a three-bedroom, from a two-bedroom, if that makes sense? Like one bedroom was cut in half.

Mrs A: All we had in the kids' rooms were single beds and that's all we could fit. So we only managed a year in the last house. We were in a two-bedroom E5 house before that in South Shields and I loved the house but it was in a really bad estate and it tended to be the council tenants there that...erm...there was loads of trouble and the police were round all the time and things. So the rent was more manageable but it was having the little ones that, I just didn't want them growing up round it.

Once more the interviews reveal more than one explanation for the decision to exit. These reasons are not independent of each other, yet form a tightly-woven cognitive reasoning for exiting. Another interview with Hilda, a young single professional woman, provided further evidence of this complex interweaving when she was asked the same question about her decision to exit:

H: Well, basically I wanted to buy a house...I had wanted to buy my own place a few years ago...I was living with some friends but they were getting married so I needed and wanted my own place...but I couldn't afford it then as I was self-employed and on a really low income, so I couldn't even afford to rent on my own either. That's why I first went to E5.

From this excerpt alone a lot of information about Hilda and the role that SRS played in her life can be extracted and inferred. It highlights that the desire to buy is not predominantly a snap-decision but an ideal or aim over a number of years. This case also illustrates that the tenure in SRS was a temporary measure; a stop for Hilda on her climb up the property ladder. As the interview later uncovers, the progression of her housing career is linked to that of her employment and personal career, as she has a new job working in the marketing department of a highly-regarded arts centre. She is also engaged and plans to buy a property and move in with her fiancé. Although this idea of a stepping-stone to better things will be addressed further in this section and in later chapters, Hilda summed her time up in social housing well and re-emphasised the point that social housing can play different roles and have different meanings to different people during various stages of their respective life courses:

H: It was perfect for me at the time and it really, really helped me out during that time and...erm...it just gave me everything I needed while I was there.

A further example of the different circumstances and relationships of a person leaving the SRS to buy their own property is shown by the interview with Ffion, a single professional woman, who had no plans to buy her own property whilst in SRS accommodation. This interview was conducted whilst she was in the process of exiting her City Centre flat. This example is in stark contrast to the previous examples where the desire to be a home-owner was a long-held ambition that had taken a number of years to realise. In this case, Ffion had entered SRS following a relationship breakdown. As she says here:

F: ...I had quite a bad break up and was living in limbo. I wanted to live on my own but I wanted to live in a safe place on my own and this is a really safe place.

This reason for entering SRS is relatively frequent, particularly for females and lone-parent families who have seen a relationship break down in the relatively recent past and required accommodation relatively quickly¹⁴. In 1999/2000 the Housing Corporation conducted a survey of 10,226 current tenants in HA accommodation. Of these, 9% cited relationship breakdown as the immediate reason for housing (Housing Corporation, 2000, p36). However, as illustrated in Chapters 1 and 2, most research on social housing has been related to entrants and current tenants and, as such, there is already a wide body of literature and research available. This point highlights the importance of the longitudinal element of this research in understanding the previous history of a tenant. Also, in how it may have affected the decisions and opinions of a tenant in their perception of the role that social housing played in their life; not solely during the last couple of years.

In general, the types of respondents who did identify exiting to buy as their main reason for leaving the sector were reasonably young couples, both employed, perhaps with a young family or planning a family in the near future, and who had aspired to home ownership before and during their time in social housing. This type of

¹⁴ For further data on SRS (particularly) HA entrants, view CORE data and annual summaries.

household and individual ties in with the work from the SEH and BHPS, with regards to typologies of exiting-to-buy tenants, as outlined earlier in this section. Also, as indicated in the BHPS results, these types of movers showed evidence of wanting to leave to buy over the years when asked aspirational questions. This has also been shown through data relating to the number of people employed in the household, rises in annual household income and an increase in family size. Secondary reasons for wanting to move related to the need for bigger accommodation or other facilities. Moreover, there is data to suggest, from the interviews conducted and the BHPS, that more often than not a move into owner-occupation was seen as being closely associated with a move to a nicer area or neighbourhood, desire for larger/better accommodation and often due to some form of life event trigger such as child birth or career advancement.

7.3.3 Larger/better accommodation

According to the Housing Corporation (2000) and its CORE data this reason is most frequently given for tenants who indicate a desire to move¹⁵. In this survey nearly 60% of respondents mentioned various aspects of their dwelling/home as reasons for desiring a move. The report shows that 32% of respondents indicated this as the primary reason for desiring a move. This is further corroborated by more focused research involving patterns of mobility in the HA sector in London (Whitehead & Cho, 2003). From the interviews conducted in this research a majority of respondents indicated this as a reason, if not the principal one, why they wanted to exit, or had exited the sector.

As indicated earlier, this reason for exiting is closely associated with the idea of entering Owner Occupation and, as is shown in Section 7.3.5, a change, namely an addition, in the household structure. This is illustrated well by the interview with Mr and Mrs Silverwood, a couple in their mid- to late-30's. Mr Silverwood works as a manager for a large supermarket chain and they are expecting their third child in about six months' time.

¹⁵ N.B these questions asked of 3,787 tenants interviewed indicated a willingness to move "at least a little". It should also be noted that this data does not indicate whether they wanted to move within the sector or out of it. (RSL Tenants report 1999/2000).

Mr S: Yeah, I was sad to leave our last place, it was real nice you know and we'd just done it up good, but with Elise expecting our third and my job going well we thought now was the right time to look at getting a bigger place...

Mrs S: ...didn't want the kids to be too crowded, it's alright when they are younger but when they get a bit older will want their own space and own rooms like, as Joe says was the right time in our life to move on...the E5 house served its purpose...we just outgrew it I think...

The interview with the Silverwoods illustrated once more that their time in social housing had played a particular role in their lives. It was clear that they had used their six years in social housing to have a family, and to stabilise their economic situation so that they could move on, as is shown in Section 7.3.2. A similar story is recounted by the Arnetts in the same section.

However, a slightly different slant on the idea of leaving due to the desire for a bigger or better property was offered by Simon - a young single man who had a job with a local bus company. Simon had spent the past couple of years since leaving the parental home in a Housing Association one-bedroom flat - although by his description it could almost be termed a bed-sit - and is now in the Private Rented Sector. Simon left primarily due to a desire for bigger but also better accommodation as he shows here:

S: ...I just wasn't happy with the flat anymore, nor the area...they were both crap. Flat was more like a bed sit in size, couldn't swing a bloody rat let alone a cat...although the whole block was that dirty and needed so many repairs that rats were probably more likely (laughs ironically)...and the area was well dodgy like, especially at night. I'd come in from nightshift and there'd be loud music and shouting a lot of the time...really pissed me off that!

Simon was the first respondent who had left the SRS to join a tenure other than owner-occupied. As such he fits the profiles of SRS-PRS exiters, these being predominantly younger, often single-person, households (as illustrated in Chapter 4, Section 4.2.3), and by Whitehead & Cho (2003) in their work for the Housing

Corporation. At this stage it is important to note that as a less important reason for exiting Simon cited personal reasons. Their exact nature could not be drawn, but he implied that they were linked to a broken relationship. Simon did indicate that he would like to possess his own property later on in life but at present he sees owner-occupation as “... *something my old folks do*”. This is, in many ways, indicative of the role that social housing seems to be playing in people’s lives – that of a stepping stone and a necessary stop before being able to progress up the property ladder; but also that not all tenants “have the same plans and expectations” (Housing Corporation, 2001).

Once again it is important to understand and stress the importance of the regional dynamics of these interviews, as the housing market in the North-East compared to that of other regions is quite different. The abundance of accessible social housing, comparatively low housing prices and the lower cost of living in that region bring into play a different dynamic to that of the South. A bus driver in the South-East may find social housing as a viable alternative to PRS or OO but this may be the only option due to high house prices, high market rents and lack of available affordable housing in the South-East (NHF, 1999a; Whitehead et al, 1999).

7.3.4 Relationship-related

Looking at previous work on social housing moves it is slightly unusual to see relationship-related issues as a principal reason for exiting. However, as stated in Section 7.3, the term ‘relationship-related’ has been taken to indicate both relationship breakdown and relationship formation in the form of moving in with a partner. Generally, previous work (Burrows, 1997; Richardson and Corbishley, 1999; Housing Corporation, 2000; 2003b) shows that a relationship breakdown is a principal reason (particularly for those entering the sector) and, to a lesser degree, those moving within the sector. These types of tenants also tend to be either female-headed single-person or lone-parent family households (*ibid.*). This was the case for the respondents who identified a relationship issue as the main reason for exiting, although the majority specified moving in with a partner rather than the breakdown of a relationship. Some of the respondents indicated that relationship breakdown was the reason they first

entered social housing. As is shown later in this chapter, reasons for entering are often directly or indirectly related to the start of the exiting process.

As an illustration of the two different types of relationship-related reasons for exiting we can compare the answers given by Hilda and Christina. Although Hilda originally gave wanting to buy her own property as the main reason for exiting, this later turned out to be inextricably linked to her moving in with her fiancé, as shown below:

Q: Why are you buying your own property now?

H: Like I said, E5 was an interim thing really. I had wanted to buy for about three years but wasn't in a position to...but now I'm engaged and moving in with my fiancé...we can afford to buy together, in Fenham our first choice, whereas I couldn't afford it on my own...well I could three years ago if I was earning what I am now, slightly ironic isn't it.

Once more the interweaving of housing history, life course stages and employment career is illustrated by Hilda's interview. But also inferred (see Section 7.5) is the *post facto* casting of her stay in SRS as a stepping-stone and transitional stage to owning her own home and settling down with a partner. This example, as said earlier, is more stereotypical than the other interviews conducted. A comparison is offered in the form of Christina, a young woman who left her housing association house due to a relationship breakdown a few years earlier, and the subsequent abuse by her former partner towards her current partner and children.

Q: OK. The first question is, why did you decide to leave E5?

C: OK, it's a bit of a tricky one. Why I decided to leave E5 is because we had a lot of problems from a previous partner. It's my sons' real father. He would never leave me alone. I'd been in an E5 one for two years. I'd never had a relationship with this guy for a while and he broke into my home when I lived in the E5 house and he tried to erm...the only way to describe is murder my partner and we were told obviously to leave the area so we had to literally flee and move down south to Bristol.

Although this interview was an extreme case it does show that some HA tenants may exit the sector neither of their own accord, nor due to failure of marriage or relationship. In this case, Christina had exited the SRS and then lived in private rented accommodation. Having said that this is a unique case, it should be noted that the SEH analysis (see Chapter 4) showed that in the generic exiter typology 15.2% of cases stated 'Other family/personal reasons' as the main reason for exiting. Although one should note that in the SEH there is a classification of 'divorce or separation' as a reason for leaving, it could also be argued that these two may be considered legal terms and that moving out of the household is not covered by either of these headings.

From this perspective of exiting, one can see how the role of a relationship - whether it be a breakdown or a step to a more committal indication of moving in with each other - can indicate the role that this time of a couple's or individual's life has played in their wider life course, employment and housing career. As Buck (2000) says, these are all very closely linked together. This point is further illustrated by the next reason for exiting - household addition - which may overlap with some of the reasons already given by interviewees.

7.3.5 Household addition

In many ways, this reason for exiting is closely associated with others already mentioned, such as a desire for larger/better accommodation, buying and, arguably in some cases, due to a relationship formation or a partner entering an existing household. Section 7.3 specifies, from the interviews conducted, that household addition relates to the birth or forthcoming birth of a new member of the household. In the interviews conducted this was the reason given, as opposed to those joining an existing household. Yet some interviewees, when starting to discuss housing history, did cite this as a secondary reason and something that had occurred in a previous address at another stage of their life course.

One couple interviewed, Mr and Mrs Hansen, cited this as one of their primary reasons for exiting a Nomad property, but it was closely linked to the idea of a larger/better accommodation:

Mrs H: As you can see I am expecting the second quite soon...so really we wanted a bigger place...

Mr H: Yeah. The last place was a bit pokey, wasn't enough room with three of us in the flat as it was...

Mrs H: That's right, we also wanted a place with our own garden you know, somewhere for the boys to play, we didn't have that in the flat.

The interview with Mr and Mrs Hansen illustrated that the increase in size of the family unit and household can play an important role within the housing career at this stage. Furthermore, the interview re-emphasises the fact that reasons for exiting cannot be viewed as stand-alone; they are all too often interwoven with other reasons. These are, in turn, affected by the different dynamics and structural forces acting upon a household or individual at any time in their life course. Also noteworthy is the desire for a specific type of property which, the Hansens implied by their exiting the sector, they couldn't obtain from their social housing provider. The role that choice in the SRS, or the lack of it, has on exiters will be addressed again in the following chapters. As Murie's work for the Housing Corporation (2001) states "*The extent to which the desire to move is associated with life cycle factors and connected with both property and neighbourhood means that the ability of landlords to respond may be limited*".

One therefore has to consider that if a landlord's ability to respond to a tenant's or household's desires is limited, then the possibility of reducing the number of people leaving the sector is also markedly reduced. However, in understanding why people left and then by discovering what role they perceived SRS to have had whilst they were tenants, we are better able to appreciate what role social housing is playing in people's lives today.

7.4 Post facto rationalisation of SRS role in life course

The previous section outlined the principal reasons given for exiting by interview respondents, with an illustration of the complex nature of the exiting process and how

this is, more often than not, started and is dependent on a number of forces acting on a household at a particular time.

As indicated in the previous section, an understanding of how the exiters viewed their time in social housing is an important indication of what role social housing played for them or, more importantly, that they believed it played for them. Kendig (1990: 133) sums this up succinctly when discussing the life course perspective on housing history and careers:

“...the ways in which individuals over their life courses move through stocks of housing which are also changing. Understanding these housing ‘trajectories’ requires an appreciation of the diverse histories and characteristics of households and dwellings in the context of broader, economic, political and social developments.”

With this in mind the interviews were always going to uncover different reasons, experiences and opinions on time spent in the sector, even from those respondents who seemed superficially similar in their characteristics. Having said this, it would be fair to add that in many respondents’ stories there can be found thematic and conceptual commonalities, alongside more readily observable commonalities such as those of an economic, demographic and social persuasion. In particular, one can generalise that:

“Age, tenure and room stress (housing-space requirements) are found to be significant predictors of moving. In addition, the life course ‘triggers’ of marital-status change and, in some situations, birth of a child play important roles in moving within housing markets in the United Kingdom.”

Clark & Huang (2003: 323)

Furthermore, Clark & Huang (2003)¹⁶ indicate in their work that variables within data sources that measure the desire of a household to move and their area/neighbourhood satisfaction are important when considering local moves. This was the predominant

¹⁶ Clark & Huang (2003) based their findings on research using the BHPS as a data source.

experience in these interviews. They state that satisfaction with local area/neighbourhood will generally result in a lesser desire to move. This finding does not take into account those cases where the aspiration for home ownership or private renting is still unfulfilled and a major trigger to those exiting the SRS.

With the above points in mind, this section focuses on the way that the respondents rationalised and perceived their time in social housing, especially with regards to the role they saw social housing (particularly housing associations) play in the housing market and in their life course and housing career. It should be noted that, with the *post facto* rationalisation or even semi-biographical approach, there may have been a tendency for memories to be either exaggerated or underplayed in both negative and positive lights. The interviews were conducted with the aid of a script that covered most of the key questions to be answered by the respondents. As such, each respondent was asked what sort of roles they perceived, or believed, their stay with their respective housing associations (Nomad or E5) played in their lives; these sections also go some way in outlining what sort of experience the respondents had during their time in SRS.

7.4.1 Perceived roles of housing associations in respondents' lives

Each respondent was asked to put in their own words what role they felt their tenure in social housing had played in their lives. The answers varied, as one would expect, depending on how each individual remembered their experience of the time spent in SRS. In general, three main roles were identified from the interviews:

1. Stepping stone
2. Safety net
3. Convenience

When considering these results it is important to remember that they are focused on the experiences of people who *exited* the tenure. Results may differ if one were addressing these questions to households still living in the SRS, those households that had been resident in SRS (perhaps in multiple addresses and for a number of years) or

even new SRS entrants. However, as outlined in Chapter 1, these households are not the focus of this thesis.

7.4.1 (i) SRS as a stepping stone

For many of the exiters interviewed, the time spent in SRS was crucial in their life course. In this first section some respondents identified the role as that of a stepping stone to 'something better'. The respondents who made this categorisation tended to be from stable family-driven households, often with both parents working, or from an upwardly mobile young single-person household where circumstances in the previous years had not permitted them to establish the housing career they desired at that point. What is most important is that all these respondents were moving (or had already moved) on to owner-occupation. In general, they had also moved up the property ladder in regards to type of dwelling (i.e. most moving from a flat or small house to a larger/better property). This finding is in keeping with the life course transition model outlined by Warnes (1992) (see Table 26).

Table 26 (Warnes, 1992) and the reference to Clark and Huang (2003) enable these interviews to be contextualised within the parameters of already existing life course and residential mobility models. These results and models illustrate the link between reasons for exiting and the stage of the life course at which they occurred, thus giving an understanding of why the respondents viewed social housing in the manner they did.

Table 26: Life course transitions associated with migration

| Life Course Transition | Housing needs and aspirations | Distance and frequency of moves per year | Age (years) |
|----------------------------------|--|--|-------------|
| Leaving parental home | Low-cost, central city, temporarily shared | Short and long; 1+ moves | 16-22 |
| Sexual union | Low-medium cost, short tenancy | Short; 0.3 moves | 20-25 |
| Career position | Low mortgage, flat or house | Long; 0.5 moves | 23-30 |
| First child | | | |
| • Good income | Medium mortgage, 2+ bedroom house | Short | 23-30 |
| • Low income | Social housing | Very short | 21-28 |
| Career promotion | Higher mortgage, larger house | Long; 0.1 moves | 30-55 |
| Divorce | Low-cost, short tenancy | Short | 27-50 |
| Cohabitation and second marriage | Medium cost rental or low mortgage | Short and long; 0.1 moves | 27-50 |
| Retirement | Buy house outright, medium-low cost | Long | 55-68 |
| Bereavement or income collapse | Low-cost rental, shared | Short or return | 70+ |
| Frailty or chronic ill-health | Low-cost rental, shared or institutional | Short; 0.3 moves | 75+ |

Source: Warnes (1992)

As stated earlier, these respondents were all in, or in the process of moving into, owner-occupation. There was a sense that their time spent in SRS was necessary in order to stabilise their economic and demographic circumstances and to establish a surer footing on the property ladder before beginning to climb it. Such a case was well illustrated by the Arnetts in this dialogue:

Q: So, from the last place that you moved from was it always your plan to move on at some point?

Mr Arnett: Yeah. We had only moved there temporarily as well.

Mrs Arnett: Yeah, well.

Mr Arnett: I always thought that anyway. Hopefully something bigger, in a better area would come up.

Mrs Arnett: Well, we just thought it would give us a chance to save up, especially with the two girls...we really wanted to buy our own place but couldn't afford it then...

These comments tie in with the findings from the BHPS (see Chapter 5) which indicate that the idea of moving on and not being in social housing for too long a period of time is part of a larger, longer-term plan for the individual and his/her household. This was particularly noted in the exiters of similar household type and who had indicated a desire for larger/better accommodation (as well as desire to buy) as one of their primary reasons for exiting. Furthermore, these are families who have recently had household additions (predominantly the birth of a child) or who have young dependents. They further indicate that this trigger and the desire to give their children a better environment to grow up in are key elements in social housing playing a role as a stepping stone in these cases. This was corroborated by the Hansens:

Mr H: ...What role in our lives? Well I guess...erm...by moving on and getting our own place we can settle down now you know, we live in a nice place of our own now. Nomad was good for a while, it wasn't awful you know...just a stop-gap till we could get our own place, I think that's better for the kids...we don't want to move again for good while...

Mrs H: ...This is a good place for them to grow up you know, Dave's right...we'll be here for a while so the boys can settle...this is the start of where we wanted to be, like.

This idea of aspiring to home ownership (Murie, 1997) and the attainment of long-term goals of settling down and being less mobile is a key element of entering owner-occupation. As expected, being a home-owner tends to discourage mobility within the housing market (Clark & Huang, 2003:335). Having said this, it is important once more to recognise the regional dynamics at play here. These respondents are all from

the North-East of England where housing prices are lower than in the South and, arguably, more available. So, it might be considered easier to move into owner-occupation in the North East than in the South.

However, seeing SRS's role in this light is not simply restricted to those already existing families. This is shown by the example of Inge who was in the process of moving in with her long-term partner, who lived in his own property. It can also be the reason behind young upwardly mobile couples or even single-person households. It seems that the aspiration for home ownership is still very strong in the minds of many people, and those exiters from the SRS sector just happen to be the ones who are most economically able to attempt it. When asked a similar question to that posed to the Arnetts (what role do you think SRS has played in your life?), Inge replied:

I: *"...That's a tricky one there,...erm...I s'pose it has been a temporary thing until I could get something better, you know own my own place...and now I'm engaged I can move on to that... E5 have served their purpose...I have rented from them and privately the last...erm...well can't think how many years (she laughs)...since I left home anyway, so 'bout time I owned a place and grew up I think...I want to settle down now, and with Paul I can do that now"*

The interview with Inge highlighted the process of exiting and how it was related to previous changes in the housing career in the past. For example, Inge stated that she had been moving from one rented property to another for a few years; she then stayed with E5 before moving on to home ownership. This ties in with the wider concept of the housing career as outlined by Clark & Huang (2003), Buck (1994) and Kendig (1990) - see Chapter 2 for a fuller account. Concerning the role social housing has played in their lives, SRS has been seen as a necessity, a place to catch their breath and to allow consolidation for a couple of years or so, before their next life course stage.

This section has highlighted the idea of SRS as a transitional tenure where long-term tenure was never a real consideration; it was seen as a stop-gap in their housing career and life course before progressing to something better. In short, these individuals and

households saw their stay in SRS as an important stage in their life but principally a means to an alternative end. This view of the role of SRS is seemingly held by most exiters, but especially those who left to enter owner-occupation. But, as stated earlier, this is only the first of three roles identified from the tenant interviews. The following section illustrates the more traditional role of SRS as a niche market and a safety net for those who have either fallen through the housing system and need to get back on their feet, or those whose previous experiences lead them to seek some temporary shelter within social housing.

7.4.1 (ii) SRS as a safety net

This section highlights those respondents who viewed their time in social housing as a 'safety net'. Stephens *et al* (2002) describe the role of social housing in Great Britain as "...a safety net for vulnerable households". Their work focuses on the concepts of residualisation and tenure polarisation, and associated links with social exclusion and low economic status. Here, this is widened to include those respondents who felt, for whatever reasons, that SRS played the role of providing housing for those individuals who had perhaps experienced a bad break-up and had either entered or moved within SRS as a result. For these people social housing played the role of sanctuary or safety, somewhere to feel secure and get one back on one's feet. However, the interviews also uncovered some people who fitted the role described by Stephens *et al* (2001). These include people with low incomes and the long-term sick/disabled – people who were generally excluded from other areas of the English housing market on economic and even socio-demographic grounds.

From the interviews, it would be fair to say that not many respondents fell into this category, and those that did felt that this was not a particularly negative situation to be in. From the existing literature on social housing and its tenants, one feels a genuine sense of doom and gloom, but little sense or understanding of the positive impacts a period of residence within the sector can provide. The following interviews tend to highlight how much of a personally stabilising effect social housing can have on exiters during their stay in the sector.

Coinciding with work previously done by Stephens *et al* (2002) and writers like Burrows (1997; 1999) the respondents tended to show an over-representation of young households and an under-representation of intermediate age groups.

This is shown by Ffion, a single female in her mid-twenties, who exited the sector to purchase her own property. From the results and quotes used in Section 7.3.2, we know that Ffion had entered SRS following a relationship breakdown and was looking for a readily accessible place to live that fitted her criteria of 'feeling safe', whilst giving her a sense of space, freedom and independence. As she explained, when asked what role Nomad (Housing Association) played in her life:

F: ...Independence. Complete independence it's really nice being able to...erm...go out at ten at night and come back at, if you want to do that, and come back at three in the morning, just be able to walk in...erm... it's been quite, I don't know, the last year, two years has been quite a bad time for me in my life...erm...I'm starting to feel more secure at work...erm...play a bigger role, my career's quite important to me at the moment...erm...and this place is just, I don't know...it's been like a safety net it has...it has been a home and I've felt very comfortable...erm...here.

The interview with Ffion demonstrated that she had entered the SRS originally as a way of securing somewhere to live and settle down on her own and to try to cope with the difficult periods in her life at that time and in the recent past. Thus, one can argue that social housing in general and, particularly in this case, housing association accommodation can be positive factors in a person's life by offering a 'safety net'.

The sector is undoubtedly residualised and stigmatised as a housing mechanism for capturing those marginal individuals and households who might otherwise be homeless or unable to compete in the free market. But for these types of people, who may be classified as 'poor' or 'down on their luck', the sector offers a chance to regroup and start again, as shown by Ffion. However, it is recognised that this is anecdotal evidence and that more stereotypical examples from the interviews were

present, such as the case of Paul.¹⁷ He is a single man in his early twenties who had entered SRS following the loss of his builder job and a spell of unemployment, citing these as the main reasons for entering the SRS in the first place. Paul had recently moved in with his girlfriend, living in PRS. His response to the question about what role social housing has played in his life was:

P: ...Gave me somewhere to live like, I had nae money and nae job ye know. I'd have been on the street otherwise. So I went to the council housing office and they told me to go and see Nomad as they did'nae have anything for me...last chance it was going to Nomad.

On further questioning Paul did fit the archetypal marginalised individual who had nowhere else to go and, as such, he was filtered down through the system to the SRS. From this we can further illustrate that, at least in the North-East, social housing still often plays the role of a safety net to many individuals and households. Although there are undoubtedly many who choose to go to social housing as opposed to other tenures, it is very difficult to separate these choices from their economic and socio-economic backgrounds. The fact that Paul had moved onto PRS was more indicative of where his girlfriend lived than any particular desire to move out of the sector and into something better, as shown in Section 7.4.1. Furthermore, it could be argued that Paul's move to PRS was another indication of his socio-economic status.

As Stephens et al (2002) have shown, the PRS also caters disproportionately for very low income households. As stated earlier, this will be of concern to social housing providers if they continue to lose tenants to the PRS. It suggests that they are not fulfilling their role of providing affordable housing if tenants can leave the sector and afford to enter PRS, where rents are traditionally understood to be higher and market-responsive.

Furthermore, the question of choice is implicitly raised in this argument. If tenants can get a better choice, or closer to their ideal choice, in the PRS then in social

¹⁷ The interview with Paul was conducted over the telephone; it was difficult and very short. The respondent showed no real interest in the interview and, despite repeated attempts, often gave one word answers. This example is derived from the few coherent answers given.

housing institutions, whether they be local authority or RSLs, they will continue to lose tenants. This may in turn require them to increase rents to cover voids and under-occupation or to provide more short-term tenancies, thus encouraging tenants to move elsewhere to find more choice and competitive market prices.

The next of the three roles, convenience, would seem to relate strongly to the idea of choice over that of preference. What is shown by the respondents who indicated this as the role they believed SRS played for them is that they had no real housing career ambitions in the short term and were happy to go where the rents and properties were most suitable for them. In a few cases this is where other external factors, such as area and proximity to their workplace, become more apparent.

7.4.1 (iii) SRS as a convenience

The convenience of social housing is the third role picked out from the interviews. Where this was the case, the respondents tended to have less established housing careers or ideas where they would like their housing careers to go. For the respondents the role of SRS in their lives was one of convenience. It was either work-related, where the need or desire to be closer to the workplace drove them (obviously still within the structural forces of their economic situations), or the call for a particular sort of dwelling which wasn't available from their previous or current housing providers.

There are some links here to the results from the SEH and BHPS where people indicated that they moved for larger/better accommodation or a desire to be closer to family. In the case of Simon, who cited the principal reason for exiting as wanting larger/better accommodation because he couldn't "...swing a bloody rat let alone a cat", in his last address but also had no real plans to move, to aspire to home ownership just yet as that is what he felt his "*folks do*", it can be inferred that he left as there was better choice elsewhere.

That being the case, Simon was asked what role he felt social housing had played in his life. Typical of his character, Simon's answer was straight to the point - although, strangely, it was in the third person:

S: ...well to put a roof over people's heads...er...people with maybe a lower incomes or people who are on benefits...er...they're here to provide...er...proper houses...er...and I suppose in a sense they're like the AA, they're helping people, to their customers they're the fifth emergency service but...er...they're here to provide a service in a sense, just like emergency services they're here to provide a service...er ...theirs is to help...[incoherent on tape]...to help...er...just by giving somebody a house they're helping them and these people might be coming in off the streets and...er...getting put in a house and again it's...er...it's all part of making the world go around really isn't it, keeping people safe, keeping them warm.

Simon's response is very interesting, as it not only implies what social housing meant to him (simply a roof over his head at that time, so he could have somewhere to live) but also corroborates the previous section where the role of social housing has played that of a safety net. It should be noted that this sort of 'bricks and mortar' approach to answering the role of social housing was voiced by a number of respondents at first.

Further questioning and rephrasing led to an understanding of the role it had played for them in their lives. As is shown in the following chapter (Chapter 8), it is interesting that the housing association staff described their role along these lines. Furthermore, the fact that Simon left SRS to go to the PRS to obtain the larger/better accommodation he wanted is more anecdotal proof that the issue of choice was prevalent in his decision to exit the sector. It is also interesting that he also stated his new accommodation was closer to his work and helped to keep travel costs and time down.

A second respondent who felt that his time in SRS had been convenient was Raymond; he had earlier highlighted his wife's failing health as the primary reason for exiting. Raymond and his wife had spent the previous 12 years in housing association property. When asked what role it had played in his life he stated:

R: ...A big role yeah, living here was handy for my work and family. I grew up around here and still the family live in and around Heaton like, so we get to see them without any trouble.

In this case, the role of convenience is mainly related to the neighbourhood and the proximity of friends and family. This sort of reasoning ties into the ideas of local networks and their importance, but also raises the issue of the importance of being comfortable within the area/neighbourhood; not just the 'bricks and mortar' approach of how nice the house/flat is.

This section has shown that, from the interviews, there are three main definitions of the role social housing has played in people's lives. It has demonstrated that, in general, these definitions tend to be influenced by the housing history, demographic make-up of the individual and/or household, and their socio-economic circumstances. It also illustrates once more the ingrained feeling of wanting to be a home-owner instead of a tenant of private or socially rented accommodation. The bottom line of exiters in these interviews is that social housing has been a period of their housing career and life course which has served the primary purpose of consolidating finances and household make-up, whilst offering an affordable home for a relatively short period of time.

One can infer from the interview alone that younger tenants had a shorter length of tenure than older tenants and that those individuals who had dependent children, were in stable relationships and on stable career paths were more likely to see their stay in social housing as a precursor to something better in their lives. By comparison those who were perhaps less economically advantaged were more interested in which landlord, social or private, was able to provide them with the type of house they wanted, and could afford in the area they most desired. One could argue that social housing was simply the most convenient choice for these people at those stages of their respective life courses.

Of further note are the comparisons that many of the respondents made between social housing (predominantly the comparisons between local authority housing and housing association) and other forms of housing that they had stayed in at different stages of their life courses.

7.5 Comparisons between SRS and other forms of housing

Following on from outlining how exiters viewed the role of social housing in their lives, many of the interviews brought out comparisons between their stay in social housing (whether LA or RSL/HA) and other forms of housing provision they had inhabited in their lifetime to date. In understanding how and why these individuals were in such housing at such a time and how they compared these tenures to their SRS tenure, one can continue to build upon the rationalisations outlined in the previous sections.

This section once more reconfirms that the aspiration for home ownership amongst many exiters is deep-rooted and long-held through different parts of their housing career. For those that did not aspire to home ownership and who had left the SRS for PRS, there is the understanding that this was due to choice and a general sense of dissatisfaction with the types of accommodation and services being provided by the social housing providers. Finally, it is worth noting the distinction that many exiters made between local authority housing and RSL (predominantly housing association) properties. Although RSL and HA accommodation was generally seen in a far better light than LA housing, there was a sense amongst the exiters that it was still relatively low on their rating of types of housing provision. It is these distinctions and comparisons which form the focus of the following sections.

7.5.1 RSL/Housing Association vs. Local Authority housing

This section demonstrates the differences perceived by the respondents in the role and quality of the RSL/HA sector against that of the local authority sector. The majority of exiters had passed through many, if not all, of the main tenures in the English housing market at some point in their life course and housing career.

In many cases, their housing history fits well into Clark & Huang's (2003) conceptualisation of the housing career. The first stage involves rent-to-rent changes; the second, rent-to-own shifts; the third, further changes in ownership, own-to-own shifts, and finally own-to-rent or down-market shifts. With this in mind many of the respondents during the early stages of their housing careers spent time moving

between PRS and SRS or within each sector. The experiences of time spent in these tenures may have influenced respondents' views on social housing as, after all, "Housing is a central feature of the life experience of the individual" (Payne and Payne, 1977: 129).

The majority of respondents who had spent time in both local authority and RSL/HA housing, viewed their stay in LA housing far more negatively than their stay in HA property, often citing bad experiences or events. Many cited living in LA housing almost immediately after leaving the parental home, and those that did tended to highlight this stage of their housing career as the most negative. They often cited property being of poor quality, as well as dissatisfaction with neighbourhood/area and the repair and other services from the council.

If we take the example of Ffion who had spent a couple of years in LA housing following her decision to leave the parental home:

F: ...I wouldn't apply to the local authority again, I just wouldn't [...] when I first moved in there the flat was horrible and the area was really scary...erm...I came far too close to drugs and nasty neighbours during my stay there...it put me off...I was scared living there.

Although one could say that this is an extreme example it is unfortunately a stereotype of many local authority developments. The size and quality of the development and the seemingly unvetted process of allocating properties can lead to 'sink hole' estates and problem areas where there are serious problems of social exclusion and there is a need for both social and environmental regeneration (Anderson and Sim, 2000; Forrest & Murie, 1983, 1990; Kemp, 2000; Power & Tunstall, 1995; Ravetz, 2001; Somerville, 2004; Tunstall, 2003). It must be said that local authority housing is generally more stigmatised than HA housing (Hunter & Nixon, 1999; Rowlands & Gurney, 2001), and this is corroborated by the findings from these interviews.

Following on from Ffion's experiences, all of the respondents were asked if they would return to social housing in general and if they would return to Local Authority

or Housing association property specifically. In the case of Hilda, she firmly believes she would never choose to return to local authority property:

H: I had a really bad experience with council housing when I was...em...a second year student and I just made up my mind that I really wanted to live in a flat of my own again. I didn't really know about housing associations. Went for this council estate in Byker, stayed there for about four weeks, it was horrible. And just ended up moving in with a friend. Only down the road but much better. It just totally put me off but on the same token I know other people who have got council flats and that are really happy in them. [...]

Further questioning in the interview led Hilda to explain in more detail what the problem was:

H: It was a right mess. Needed a lot of work and the neighbours were, it was just really noisy. I had kids nicking lead off my roof while I was in the house and the neighbours arguing all the time. It just got really uneasy. I have been told it's got one of the worst reputations anyway but...

A similar example was given by the Arnetts when discussing their time in local authority housing compared to their time with E5 (HA):

Mrs A: I think it gave us sort of an opportunity to have a nice family home 'cause when we lived in council accommodation it really was horrible wasn't it? We did our best and had it as nice as we could get it but it was awful. And both the houses have been quite lovely, weren't they really. Just I mean the house in South Shields I loved it, it was just in a bad area.

Mr A: Yeah, what they did, the council had moved all the tenants out, done up all the houses, renamed all the streets with nice flower names and then moved all of the crap back in and then it still stayed The Bronx. So even ordering a taxi, if you said Orchid Close, which was where we lived, they didn't know where you meant, you had to say The Bronx and then they'd go, 'well, why didn't you just say that?' And there was

definitely a stigma. My mam wouldn't even come to my house, would she? Because she wouldn't walk through the estate.

Mrs A: But I don't think there's as much stigma being a housing association tenant as it is being a council tenant.

The concept of problem families and estates was certainly amongst the main reasons why many respondents left the LA sector and vowed not to return. Furthermore, the ranking of HA properties and developments above that of LA comes out quite clearly as shown in the following pieces of dialogue from Christina and Neil. Christina demonstrates once more the problem of some large local authority developments:

Q: Would you ever consider returning to council housing?

C: Never. Yeah, Derwentside District Council, it was a nightmare, an absolute nightmare. We lived next to a problem family. That was drugs-lated and they wouldn't do a thing to help. They just wouldn't, they [the council] weren't interested. They just didn't want to know. We left as soon as we could. As soon as we had enough money we left.

They tried, the council tried to put a resource centre in where we lived. That just became a local haunt for drug dealing. It's OK putting the facilities there but nothing was ever carried out to make sure it ran smoothly. They [the council] just moved all the problem families into one beautiful area, they did a big renovation programme and then they erm...put all the wrong families in, even the notorious ones, you know that are well noted.

A further difference commented upon by respondents was the feeling that the housing association providers not only offered better quality homes, with better service and in more desirable areas, but also that they tended to offer a more personal and professional touch to their services; as illustrated by Simon:

Q: OK, would you consider ever returning to social housing again, whether it be council or housing association?

S: ...Consider housing association again, I really couldn't see us moving back into Birmingham Council, er not by a long shot. It's like I said, before Housing Association is just, er to me it seems a more professional company, so to speak, just things are run a lot more smoothly, you just feel more at home, properties are a lot better and if I, well, actually if I was to move back into council housing you'd be taking a step back so er...

Simon has revealed further evidence of a hierarchy that certainly seems to exist within people's perceptions of the housing market. Although it may be fair to say that these interviews are symptomatic of the North-East and are arguably dependent on the good reputations of the housing associations who aided this work, one can say that in general, a stay in housing association property is seen as preferable and less stigmatised to a degree. One could argue that the role that social housing played in an individual's life at this stage was to prompt them to move on and aspire to something further up the property ladder. Most people had entered LA housing primarily due to either leaving the parental home or being unable to afford anywhere else.

Most worrying for housing association providers was that many respondents knew little or nothing about them before they became their tenants. However, a view on the role of social housing in tenants' lives is shown from a different perspective in the next chapter, when the findings of the staff interviews are outlined. Before moving to that chapter it will be useful to summarise the main findings from this chapter: this is done in the next section.

7.6 Results summary

This chapter has focused specifically on the role that social housing has played in exiters' lives from a retrospective point of view and how this was linked to the process of their exit from the sector. The results have corroborated the main reasons for exiting, identified from the SEH, BHPS and HA case study results. Furthermore, the interviews and their biographical data triangulated what type of individual and household leave and why, and which tenure they have moved to since leaving SRS. Cross-sectional and longitudinal data is included from earlier chapters.

7.6.1 Reasons for exit

The five main reasons for exiting identified from the interviews were as follows.

Health. In general, the respondents who identified down-sizing because of their health were older, retired or with a long-term sickness or disability, and had non-dependent children who had left the parental home. These respondents tended to have spent longer in social housing before they exited, as shown from the work in the SEH and BHPS. They also indicated that secondary reasons for a move were the problems with their neighbours or area, also illustrated in Chapters 4 and 5.

Buying. Those respondents who indicated buying as their main reason for exiting tended to be either couples with dependent children or young, single-person households (although they were often about to move in with a partner), in full-time employment and perceived as upwardly mobile. For most, home ownership had been a long-held aspiration.

Larger or better accommodation. Closely related to the idea of exiting to buy was the desire for a larger/better property, although there were some cases where people left to enter PRS rather than OO. The majority of those who gave this as the principal reason for exiting also moved into owner-occupation. In general, it was families or new households (see household addition) that identified this as their main reason for exiting.

Relationships. This matter was very closely linked and interwoven with the idea of larger/better accommodation and was generally disclosed when referring to two people moving in together or when a relationship actually broke down, as shown in Section 7.3.4. Once more, the respondents tended to be young, single and fairly split between having dependent children and not having any children, but with the individual in question being in full-time employment.

Household Addition. This generally referred to the birth or imminent birth of a child and was also interwoven with more than one reason for exiting. The respondents for

this reason tended to be couples with dependent children, with at least one member of the household in full-time employment.

The reasons given for exiting demonstrated that, more often than not, it was the culmination of a number of different life course factors and triggers, combined with lifestyle choices. The decision to exit had generally been formed over a number of years before the actual event of exiting occurred. Therefore, an understanding of the role that social housing has played in the lives of exiters needs to be placed within a wider life course framework.

7.6.2 Understanding the role SRS has played in the lives of exiters

In keeping with the main aims and objectives of the thesis a large proportion of the interviews focused on addressing this question. Direct questioning and the gathering of wider biographical and housing history data identified three main roles that social housing played in the lives of the respondents interviewed: stepping stone, safety net and convenience.

Firstly, those who were classified under 'stepping stone' tended to be owner-occupiers, were couples with dependent children or upwardly mobile, young individuals (female mainly) who were progressing well in their careers and their relationships, perhaps even buying a property with their partner. For these individuals, SRS, or more precisely the RSL/HA sector was a chance to settle down for a few years in the sector and consolidate their economic position, often saving to move on. What tended to occur with these people was that a life course trigger such as childbirth, or career advancement would prompt the decision to actually make the event of exiting. In summary, their stay in SRS was very much a temporary one and part of the process required them to move on in their housing career to what they perceived as something bigger and better in their lives.

These findings corroborate those that were identified in the BHPS, where the number of couples with dependent children and with a recent history of increased household income or the number of persons employed has steadily increased to allow the move to owner-occupation.

Secondly, SRS as a safety net is more in keeping with what is often seen as the present role of social housing, catching the most vulnerable and 'poor' individuals who passed through the cracks in the housing market or who could ill afford anywhere else in the first place. These respondents were generally young, single and trying to escape either a failed relationship or unemployment. As indicated earlier, however, the concept of a 'safety net' has been broken down into the more archetypal negative phrase, as demonstrated by Stephens *et al* (2002), and the more positive notion of SRS as a place to gain or regain independence and a feeling of security. By allowing life to settle down, a secure environment is provided whilst plans for the future are made. In this manner and, arguably, in the previous role of being a stepping stone, it is the SRS or housing associations which have played the role of the enabler.

Finally, there was the role of convenience for which the types of respondents covered a wide age spectrum but involved those who did not exit to owner-occupation. These latter respondents generally moved into the PRS or to another more specialised form of provision such as sheltered housing. They were less economically advantaged and more concerned with maintaining local and family networks and proximity to the workplace than with any true aspirations of home ownership.

7.6.3 Conclusion

As was indicated at the beginning of this chapter, the main aim was to provide a more nuanced understanding of what role social housing has played in the lives of exiters. As such, the results provided a level of detail and content which was unobtainable from any of the other data sources used. The focus had not been as much on the typologies and reasons concerning exiting but more with placing the subjective experiences and meanings imbued in their understanding and rationalisation of what role social housing has played in their lives.

The results from the in-depth interviews have built upon the general provided by the SEH, BHPS and HA case study, and have corroborated many of the trends and cursory attitudes noted in each of the respective chapters. However, the main findings from the interviews have been the identification of the three general roles that social housing has played in their lives, which was first alluded to in the BHPS but with

which the BHPS was unable to provide as much in-depth background detail. Further to this point, the in-depth interviews confirmed suspicions from the other data sources, that the intention to exit for many was pre-decided, perhaps many years in advance and as part of a more conscious choice over the sort of lifestyle each household wanted to live in. From this point of view the interviews revealed how once a decision had been made in regards to aspirations and the associated lifestyle choice, it was then that the actual 'process' of exiting began and was driven from that point by obtaining the necessary funds and seizing the right opportunities at the right times in their lives.

In addition, the results confirmed the earlier assumption that social housing means different things to different people at different times of their lives. It is an inherently subjective and relative expression of the post-modern life course and housing career, which has led to the emergence of more individualistic and fractured life courses. The interviews also revealed the importance of understanding the local and regional dynamics within which these households still existed and interacted, continuously negotiating the dualism of agency/structure during their housing.

In sum, within the context of the multi-method framework employed here, the in-depth interviews were the principal tool for obtaining the exiter's subjective perspective and not just from their individual level. They have also shed some light on how they subconsciously related these actions to the wider macro level structures within which they lived and to why they left the SRS, and how they viewed the role of the sector during their time therein. The results depicted have offered greater insight into the mindset of exiters, which in the next chapter will be related to the more empirical elements of this research to provide as holistic an answer as possible for what role social housing has played in the lives of exiters.

Chapter Eight - Discussion

8.1 Introduction

Chapter Seven identified three main roles that social housing had played in the lives of the exiters from a North East housing association. This chapter will draw together the principal findings from the other chapters to offer a more holistic picture of what role social housing has played in exiters' lives.

At this point, however, a brief review of the aims and objectives of the thesis will be beneficial. In general terms the key question being asked by this research is whether there has been a change in role in which people perceived social housing to have played in their life courses.

However, this question has been related specifically to an under-researched population of the SRS related market: those that left the sector. It is evident that these people will have different perspectives on these questions than those tenants who are still in situ within the sector, and in many ways places the exiters in a better position to answer the question due to their ability to compare their tenancy in SRS with any other previous tenures and their current tenure and dwelling.

The answers given to this principal question are placed within wider demographic and social change, which has been occurring in Great Britain and, arguably, much of Western Europe and beyond (van de Kaa, 1987; Hall & White, 1995; Coleman, 1996b; Champion, 1999). The results and literature hitherto have all indicated that not only have there been changes in demographic and social behaviour, which have affected lifestyles, traditional concepts of housing careers and life courses, but that these changes have instigated a changing demand for housing, a changing need for housing, and most importantly for tenants, changes in their aspirations for housing and the meanings that these are imbued with.

8.2 Research Overview

The aim of this section is to discuss the results holistically in relation to each other and the wider aims and objectives of the thesis. Together they have been drawn from data from four separate sources and from different scales of examination.

Firstly, the SEH was used to produce a nationally representative snapshot of the types of movers connected in any way with the SRS and to offer the first insights into what types of tenants were exiting, in regards to their demographic, socio-economic and housing history characteristics and also what their reasons were for doing so, albeit if the reasons given were arbitrary and not representative of wider life course perspectives. This said, the SEH is a cross-sectional dataset and its primary mode of deployment in this methodological framework was to provide macro level understandings of the exiting phenomenon.

The BHPS was used to introduce a longitudinal perspective, using a sample of nationally representative, qualitative case studies of exiters. In this manner, a number of cases were extracted and analysed over a period of seven waves in order to determine if the basic socio-economic and demographic characteristics outlined in the SEH results were indicative of the way in which these households viewed their stay in the SRS.

It was also used to show how change in tenure over the life course, or at least the seven waves analysed, illustrates why people use and leave the social housing sector. Furthermore, as a methodological exercise, the framework called for the use of the BHPS in an unusual way in that the data was extracted and the cases examined via a qualitative lens to see whether it was possible to infer the role of social housing from the variables selected from the BHPS. It was to further identify categories for the role SRS had played in people's lives, before the start of a narrower and individual focus, which began with the Nomad case study of archival exits.

The results from the archival case study were to further highlight the questions that needed to be asked of the former tenants, who were to be respondents in the in-depth interviews. Questions which the results from the Nomad archives had begun to

answer or address, mainly related to wide explanations of why they left and what their circumstances were at that time, but which needed a more subjective and retrospective perspective to bring about a greater understanding of what role the SRS plays in people's lives.

Finally, the in-depth interviews were aimed at addressing the more biographical and life history aspects of a tenant's reason for exiting. Although the results have already been outlined, the following section pulls together the most important results and attempts to summarise what they mean.

8.3 Identified roles of SRS from results

This section outlines the three 'generalised' roles that SRS has been seen to be playing in the life courses and housing careers of the exiters examined. As with all research this is not a case being put forward for all possible types of roles, merely the principal ones noted and generalised in order for some form of practical use and analysis to be generated.

8.3.1 A transitional stepping stone or 'spring board'

In general, the concept of the SRS being a transitional tenure, as outlined by Priemus (2001), is upheld and found to be just as true in England as it has been in the Netherlands. For evidence one need look no further than the data on tenancy lengths as indicated in Chapters Four and Six. The SEH results indicate that the average exiter stayed in the sector for approximately three years, or in some cases as little as six months as shown by the HA case study, although in this case it is not as clear whether they left the HA or the sector in general and this headline grabbing statistic is tempered by the fact that 25% stay between one and two years.

However, one must also acknowledge that with these results concentrating solely on the exiters, this is of no great surprise, yet still the problem of reducing tenancy lengths is an implicit one that SRS providers will have to address in the future, especially in terms of combating high rates of turnover, low demand, void properties, and lack of neighbourhood and community stability and cohesion.

Nonetheless, the SEH and BHPS both identified a significant number of households that cited their main reasons for exiting as being related to moving on to something bigger and better. This has been interpreted as general improvement in the quality of life and housing, whether it be a bigger and better house/flat, a nicer area or indeed simply buying a property of their own. The language alone used in the SEH and BHPS classifications infers the reasons for exiting as positive ones; it depicts a picture of an upwardly mobile household, who are spiralling upwards in their life course and housing careers. Although, it also makes references to the impact of changes in the household formation, as will be discussed in more depth later in this section.

Further in-depth results from the tenant interviews also corroborated the idea of the SRS being a stepping stone or spring board to something better in their lives, as it allowed them time to consolidate their relative demographic and economic circumstances. This in turn ensured that when the opportunity arose or life event trigger occurred, they were in a position to be able to advance up the housing ladder to something more suitable and desirable.

What is important in understanding the idea of the stepping stone/spring board concept and the idea of this being an upward lifestyle spiral is that these spirals are affected by various factors, of which demographic and social-economic profiles are implicit, although it is fair to say that wider external factors and stimuli, such as the local neighbourhood and community, regional and wider housing profiles also play important roles (Scase & Scales, 2003).

There are a number of generalisations that can be made about the household types that categorised their time in SRS as one of a positive nature and as a transitional stepping stone to something better. The type of households most commonly found via the four data sources as identifying the SRS in this manner were couples with dependent children.

It is likely that these household types are more prone to this categorisation because they arguably have more stable unions but also, more significantly, they tend to have greater economic capital and stability. It has been noted in other work (Burrows, 1997, 1999) that chances of exiting to other tenures are enhanced when the household

has two members in employment. This affords them considerably more choice, yet obviously still within the structure and constraints of the housing market, in their housing decisions.

Furthermore, the increase in opportunities for relatively low income families to enter the OO through either RTB or Low Cost Home Ownership or even shared ownership schemes, could be said to have enabled more households to exit the sector, whilst simultaneously adding more pressure for the SRS providers to find new ways of not just enticing new applicants but keeping the tenants they currently have.

In addition, those households that categorised the role as a stepping stone did tend to have held a longer aspiration for exiting, particularly to the OO. This finding is confirmed by both the BHPS and the in-depth interviews. From cursory glances at the BHPS life histories extracted, one can see that those who saw the SRS as a stepping stone had tended to stipulate a desire to move quite frequently during the seven waves analysed. This applies not just to couples but also to the younger, single person households that cited this as a reason. In contrast, elderly households tended not to see the role of SRS as a stepping stone, despite some of the cases extracted from the BHPS indicating they moved onto OO. Instead, the elderly were more motivated by the desire for a certain type of property or area.

Another trend that was found agrees with work done by Scase & Scales (2003) whereby single person, female households living in SRS tended to exit to the OO when they met a new partner. This was particularly evident in the interviews and in anecdotal evidence from the Nomad case study.

Therefore in general, it can be said that moves out of the tenure are driven by changes in personal lifestyles. This is just as true when discussing the stepping stone or spring board concept. The lifestyle of the individual or household is paramount in understanding what drives them to exit, but more importantly, and in contrast to the other role categories, it is more easily facilitated by better economic circumstances.

8.3.2 A safety net

For many exiters, the role of SRS was one of a safety net, which caught them as they tumbled through the neo-liberal British welfare system and through a series of downward life spirals and life events which led them to enter the SRS at a time when they were most vulnerable (Burrows, 1997, 1999; Anderson & Sim, 2000; Stephens et al, 2002). Even though these households may eventually leave the sector for reasons such as those expressed by stepping stone households (thereby reifying the pluralistic and subjective nature of the experience and perceived role of SRS by exiters), the fact is that they were more constrained within the housing market and had smaller degrees of choice than the stepping stone households, even when they first entered the sector.

In terms of demographic and socio-economic characteristics compared to stepping stone households, they tended to have lower proportions in employment, a higher proportion of unemployed and long-term sick. They also tended to be polarised between young households and older households, reinforcing the age bi-polarisation elucidated by Burrows (1997, 1999). This is arguably no surprise as in the past thirty years divorce rates and separation rates have increased significantly (Clark, 1987; van de Kaa, 1987; Kiernan, 1996). This is especially so for those aged forty years or over (DETR, 2000b) or those who have been married for more than twenty years (Scase & Scales, 2003).

As a result, there are higher incidences of older single person households, although the male contingent are more likely to move into PRS or, if they were previously home owners, remain in OO, due to the release of capital from the former marital home, and also, women and children are given higher priority in the social market than single, divorced or separated men.

Furthermore, the household seems to earn less than stepping stone households and are then more likely to move to the PRS as opposed to OO. Also, they are likely to have joined the sector following relationship breakdowns and job losses. However, not all exiters follow this path. A significant majority will enter the sector as a safety net, but then use it as a time to get back on track in their lives. This may be demonstrated by

the start of new relationships or new jobs or just simply feeling better and more positive in their lives. The end result will be that the time spent in the sector, the connections made and services used will enable them to leave the sector in better financial and possibly emotional circumstances than when they entered.

In the BHPS cases and interviews, these households tended to stay a little longer in the sector than those who were using the sector as a stepping stone. Results from the BHPS and interviews indicate that the main reasons for this were financial and the fact that many of the cases examined had entered often due to some form of relationship breakdown. Therefore, there is a period of adaptation and confidence building before another move or more long-term plans are contemplated.

Others categorised as seeing the SRS as a safety net, however, moved out of the sector still being in a similar position as when they entered it. The SEH results have shown that SRS exits to PRS are more likely to be people who are unemployed, on long-term disability or some other form of economic inactivity. Furthermore, they are more likely to view the PRS as a perfectly viable alternative to SRS in terms of choosing the accommodation and area that they want. This will provide another challenge to SRS providers.

8.3.3 Convenience

in this third categorisation of roles the SRS covers a wide spectrum of those who generally didn't exit to OO. Many of these types preferred to exit to the PRS or were more traditional niche market, social housing tenants (Malpass, 2000), who were in need of some sort of specialised housing such as supported or special needs. Socio-economically, they were akin to the safety net exiters and were more concerned with maintaining local and family networks, and/or proximity to their place of employment. Within this group were households who were still exhibiting residualised characteristics such as low annual income, a high degree of being economically inactive and high incidences of divorce/separation. These latter respondents generally moved to the PRS or to another more specialised form of housing provision such as sheltered housing. By inferring, this type was less economically advantaged and more concerned with maintaining local and family

networks and proximity to the workplace than with any true aspirations of home ownership.

In addition, these exiters were in general more concerned with the degree of choice and the change of dwelling and area to better suit their needs than they were concerned with moving out of the tenure. For these exiters, it is argued that satisfying their demand for property type was more important than a switch of tenure.

In this case then, the SRS played a role of convenience as it suited their property desires at the time. Their desires were in general not hitherto affected by any significant life event triggers nor were they ruled by household circumstance. In many ways this group possessed the highest degree of choice within the constrained market they were living in. Self-fulfilment was achieved on a relatively simple premise, simply by changing the area and house they were living in, regardless of tenure.

8.3.4 Summary

There are, therefore, three separate roles that SRS has been identified as playing in the lives of the exiting tenants. It should also be seen that none of the three categorisations are complete separate entities and none of the three groups can be said to attract only a particular type of household. Couples with dependent children may be more frequent amongst the stepping stone type, but this does not mean that there are no couples with dependent children in the safety net or convenience categories. Likewise, those households that use the SRS as a safety net can also be middle-aged couples with children as well as the often depicted young, single person household on benefit and unemployed, or households with members who are retired or on long-term sick/disabled.

What is very evident and problematic in attempting this sort of policy-orientated pigeon holing is that the trend towards individualism, self-fulfilment and self-welfare (van de Kaa, 1987) is making each household more difficult to classify. As Giddens (1991) points out, we are trying to negotiate a multitude of lifestyle choices amongst a multitude of options, not just daily but throughout our life courses in order to try and

formulate a self-identity. In this manner, our homes form an integral part of our identity, one reason for the high rates of home ownership in the UK (Saunders, 1990).

As such, they will be an inherently individual, relative and subjective concept, not easily given to generic categorisation. As King (1996: 22) argues, “housing... is concerned with the relative notion of fulfilment and thus not with generalised standards. What is sufficient in terms of the quality and quantity of a dwelling is for the individual household to decide”. What is evident from this research is that this is very much the case, while acknowledging that these trends have their origins in wider social and demographic changes over the last thirty years. It is also a sign of the times that the desire for choice and individually chosen lifestyles are very much drivers for housing change amongst tenants.

8.4 Regional contexts

As already indicated through the SEH and BHPS analyses, there have been regional variations in the characteristics of exiters and why these have occurred. However, it has already proven to be difficult to categorise the role social housing has played in people's lives. For this reason, there are dangers in any attempt to contextualise the regional impacts on understanding the roles SRS that plays in people's lives in the same manner. In general, the regional impact has not been as significant as one may have expected on the perceived role of social housing in people's lives.

However, a few generalisations can be made with regards to this. Firstly, the housing market in the South compared to the North is considerably more expensive and competitive, therefore, one can expect that those who use the SRS as a stepping stone to something better or to progress up the housing ladder will be more constrained and financially burdened in the South. Furthermore, it is likely they will have to move greater distances to be able to find an area where they can bridge the divide between the SRS and the OO market in terms of cost and aspiration. This is confirmed by Table 21 which indicates that almost half of the mover types identified in the BHPS are stayers, households that have decided not to move out of or within the sector.

In addition, it is likely that the situation of demand outstripping supply in many Southern areas, compared to the reverse in the North, means that these roles are being perceived through two different housing markets with various degrees of competitiveness. Therefore, it is feasible to assume that an exiting household that perceives the role as being a stepping stone to something better in the NE and as a move to OO in particular, may well find that a similar type of household in the South would be forced to evaluate their time in SRS as something different, especially if they wanted to leave but couldn't or were more limited in choice in the South than in the North.

However, the BHPS results (Table 21) illustrated an interesting result in that the region with the lowest proportion of exiters was in fact the North. This would seem to go against all the literature and findings to date, the North being notorious for having an oversupply of social housing due to relative low demand. However, in this study the shares between the mover types are fairly equally shared. One hypothesis may be that the low proportion of exiters in the region is due to the low income differentials or simply due to the sample population. Alternatively, it could be indicating that tenants in SRS in the North are more satisfied with their properties and housing careers than other regions.

From this section, one can see that in reality few regional differences exist in the perception of the role of SRS in people's lives. This could be explained by the trend of individualism which means that the aspirations, personal needs and desires override the regional factors. However, further examination of this is not possible within the scope of this study.

8.5 Implications for SRS providers

From the previous chapters, one can see that the patterns of exiting, and the roles that they view social housing played in their lives, will have many implications and ramifications on the supply side of the sector. Although this research has been primarily focused on the tenant perspective, it is prudent here to pay some attention to how SRS providers will be affected, and how they may react and adapt to these changes. In order to understand what these implications may be, a number of

interviews with front line and management HA staff were conducted after the tenant interviews. The general findings from these interviews are discussed in tandem with pre-existing literature on this subject (especially Spencer et al, 1995; Bacon & Davis, 1996; Mullins & Riseborough, 1997; Mullins & Riseborough, 2000; Kiddle, 2003; Mullins, 2004).

8.5.1 Continued decline of SRS

The first key thing to realise is that the trends of exiting will continue and the declining size of the sector with it. There simply aren't enough new applicants to go around all the SRS providers (King, 2001), as in market terms the sector is extremely competitive. This point was raised on a couple of occasions by HA managers, who stated that part of their role was to manage the decline of social housing and their stock whilst simultaneously trying to market their HAs in a more positive light. This is a difficult task when one considers that the heavily stigmatised and residualised nature of the sector is likely to remain a turn off for potential applicants (Hunter & Nixon, 1999) who may have the choice between entering SRS and finding an equivalent dwelling in the private sector or even in the OO through some form of low-cost home ownership scheme.

This problem is caused by the continued hollowing out of the sector of the most desired tenants, i.e., those aged 30-44 years, in full-time employment, and in a stable relationship with dependent children. This trend has been further exacerbated by the increase in RTB (Jones & Murie, 1999) and the associated normalisation of home ownership ideology in the British psyche (Ronald, 2002), leading to what one SRS provider described, "like trying to push a stone up a hill". These are issues which the government and SRS providers seem to have been powerless to affect. In some manner, HAs have to try and purvey the image that the sector is not just a tenure of last resort or indeed, as all exiters seem to see it, a tenure of transition or consolidation.

This, however, is going to be difficult when one considers that renting of any kind is seen as a poor second cousin to OO in the UK. Furthermore, social housing providers need to combat the idea that you need to own a house for it to be yours and that you

need to have something concrete within which to build your own identity and push your life forward (Saunders, 1990).

According to one HA staff member, his belief was that the residualised tenant profiles will continue for many years to come. Nevertheless, he also felt that the sector could take the perspective that the positive upward mobility of people who use the sector as a transitional stepping stone is recognition of the good aspects of social housing provision and that they are achieving success in a more diversified role, not just a bricks and mortar approach.

8.5.2 SRS as a temporary measure?

More worrying for SRS providers, especially the HA/RSL landlords since they are assuming much of the frontline social housing provision from the LAs, is the general trend that the role of social housing is being viewed increasingly in temporary terms, a stop gap until something better comes along or until they can afford to move on. Instead of being tenure for life as it once was, it has become tenure of consolidation.

The results from this study show that many exiters view the sector in this way. And it is these households, i.e. the households who may have means and circumstance to leave the sector, which continue to identify the tenure in terms of its temporariness, a rite of passage towards the real aim of their housing career. It is worrying to note that in the interviews not once did a respondent indicate that they had consciously wanted to move into the sector as a matter of choice.

Furthermore, with this decline, very possibly at some stage in the future, the household types that have been outlined as more likely to exit will find ways and means of avoiding entering the SRS in the first place or further reducing the time within which they spend in it, therefore making it even more of a tenure of transition. Ramifications of these would be the undermining of any practices and policies the provider has in place to establish balanced communities and cohesive neighbourhoods, thus further undermining HA/RSL and other SRS providers' attempts to diversify in their role and have larger impacts in the local areas within which they operate.

Following on from this, the results in this study will have continued implications with regards to rates of turnover, voids and low demand in certain areas. Whereas this may not be as much the case in London, where the results indicate a more reserved picture on exiting (Table 21), other traditional low demand areas will continue to suffer these problems. With people still continuing to come and go from the sector and possibly in shorter lengths of tenancies, how will the SRS providers cope with this trend?

8.5.3 Changing tenant profile

In addition, future lifestyles will be characterised by more options and choices for tenants (i.e. low-cost home ownership, RTB, shared ownership, co-operatives, etc). This will affect the demand for certain types of housing from HAs and other social landlords. The increase in the variety of non-traditional and single person households, and the increase in ethnic and racial diversity will raise questions about the ability of the SRS providers to adapt not just their dwelling stock, but also their policies and practices as well. Failure to meet these changes in demands, housing needs and aspirations will result in more people leaving the sector or looking elsewhere.

It is not necessary to go into depth about the changing profile of the SRS as this has been done in literature cited in the bibliography. However, the increased trend of single person households, lone parent families and other more non-traditional household forms, such as fluid unrelated young people households, will provide challenges for the providers of social housing, not to mention the changing demands of more traditional household types.

These households will demand certain types of housing to go with the lifestyles that they lead or want to lead. Failure by social housing providers to deliver the required lifestyle are most likely to see continued trends of tenants moving on to wherever or whatever happens to satisfy their needs and desires at that time. Although naturally this sense of agency is not unconstrained, they will still have to do so within the confines of their socio-economic circumstances and within local housing markets.

From this point of view it will be very much up to SRS providers to focus their attentions on keeping existing tenants, this being more important than, arguably, the attraction of new ones (Bacon & Davis, 1996). Furthermore, the frequency of life event triggers is expected to increase in the future thereby placing more stress on SRS providers to be able to adapt quickly to changing circumstances of existing tenants and put in place wider support services within the local area.

If these services, for example, child support services, schools, medical services and transport services, are not in place and readily available to tenants in the future then once more the tenants will seek these facilities elsewhere.

8.5.4 SRS image

Another problem for the SRS providers is that they already possess a very poor public image which has been inherited from LA housing, a point recognised by many of the HA staff, "...we don't like being tarred with the same brush as council housing and its problems". Tenant socio-economic characteristics are all too frequently used as a basis for negative reputations, an issue that a number of HA staff associated with HA's association with LA housing.

Furthermore, it is unlikely that the perception of SRS will be aided by the fact that tenants leave because they see it as a stop gap to something better, or the fact that for many, when they first enter the sector the role is one of a safety net, a role which may be very difficult to change for many people.

Thus, difficult decisions will need to be made in the rebranding and advertising of HA/RSLs' image to either play down this development or to play up other aspects of their character, such as wider neighbourhood and community regeneration programmes, wider support services for tenants and opportunities for them to buy their HA house.

On a positive note, the HAs may decide in future that, if exiters are determined to leave and if many have long held ambitions of home ownership, then perhaps these traits could be taken advantage of. Perhaps this is a new way forward for HAs in that

part of their role could be to support and aid tenants more actively to move onto more secure and better lives. Admittedly, this is highly unlikely to be a popular view, although one that some HAs may argue they are already doing through community and neighbourhood work.

8.5.5 Allocations and choice?

Another area where these results may have some impacts on social housing providers is in the area of allocations and choice. There is currently a debate on the use of a choice-based lettings approach for the SRS (Cole et al, 2001; Brown et al, 2002, 2003). This is particularly relevant in the context of the finding that two of the key pushing factors are the satisfying of demand for either the type or location of housing and, secondly, that these roles are being more influenced by lifestyle factors.

Thus, would the offer of more choice in the sector be a viable method of tempting tenants to stay? In general, one would still have to say that those exiters, such as the stepping stone group, are more inclined to want to exit to purchase. Therefore, offering more choice in area and sort of housing available is unlikely to deter them from leaving. Furthermore, there were mixed views from the HA staff members on whether the role of choice-based lettings would be beneficial or even effective in keeping within the sector the types of exiters outlined earlier in this study.

In sum, though, what is clear is that those exiters typologies described are becoming increasingly more concerned that choice forms a central tenet of their housing career.

8.6 Summary

This chapter has brought together the main themes and results of this study and outlined how they fit into the wider aims and objectives set out in Chapter 1. Furthermore, it has summarised the main findings and discussed the possible impacts that these findings may have on SRS providers.

The results in the four results Chapters have been placed within the wider context of demographic and social change (van de Kaa, 1987; Champion, 1999) which have

been shown to underpin not just the trends in the household types that are exiting but also in influencing the way in which they have perceived their time in the sector.

This research has demonstrated the difficulty in understanding the complexities associated with modern day life courses and housing careers, brought around by the increased frequency of life events, the multitude of life styles being underpinned by a prevailing ethos of individualism and self-fulfilment, and trends towards more fractured life courses. Nowhere has this been more readily demonstrated than in housing.

This work set out to identify a changing role on social housing and succeeded in identifying a number of roles driven by trends in demographic and social behaviour. It highlighted the importance of appreciating that the experiences and meanings imbued in the role of social housing are implicitly subjective and relative to time and space, and need to be considered more in future housing research to ensure that (social) housing policy does not lose sight of the very people it is trying to provide for. There is no doubt that policy-orientated research is still vitally important to applied housing research and needed in order to generate and guide future housing policy, but more understanding of the wider life course perspective is required and a more humanised perspective needed.

Furthermore, it has raised some pertinent questions as to the role of social housing in people's life courses and indicates a need for more in-depth analysis of the exiting phenomenon to examine more than just the arbitrary definitions of the reasons for exiting and those involved and affected, and to examine this phenomenon on a wider scale. In addition, there is a need to further examine the exiting phenomenon as a process and not solely as a time-specific event. The results have shown that the 'seed' of exiting was sown in many of the exiters several years before the actual move took place. As such, an understanding of attitudes, life course changes and household changes are integral in this understanding and bear significance to the impacts that exiters have on the SRS providers.

Of concern for SRS providers is the continuing loss of the most economically advantaged tenants to other sectors, but primarily OO, whom HA/RSLs want to attract

to place in their sustainable community programmes and begin to reduce the residualised nature of the sector (Wagstaff, 2003). However, with these households continuing to exit, the aims of these programmes become increasingly more difficult to achieve, and arguably could do more damage with an image of the tenure becoming more residualised.

Moreover, as stated earlier, people who have viewed the sector as a stepping stone to something better will be the most difficult types of household to convince to stay within the sector. Because they generally have long held plans and goals that relate to the types of lifestyles they want to lead, the housing element is a means to an end and not actually the end product for these exiters. In contrast, those who have viewed the role of SRS as a safety net or one of convenience may be more readily persuaded to stay in the sector if the degree of choice and services are available there, and they feel that there is little need to move on.

In sum, then, the main findings of this research have shown that there is a changing role for social housing amongst those exiting the sector. In general terms, three were outlined: a transitional stepping stone, a safety net and one of convenience. These categories have some generalised characteristics, which were discussed earlier in this chapter. But in general, it is very difficult to outline what role the sector has played in people's lives as it is often a relative and subjective one, framed by individual household experiences and meanings.

Chapter 9 - Conclusions

9.1 Introduction

This chapter reviews the findings revealed from the aims and objectives set out in Chapter 1 and the results discussed in Chapter 8. Furthermore, it outlines the significance of these findings in the context of existing literature and the effects that they may have on the policy and practice of HA providers. Following this, an appraisal of the research is outlined, examining the successes of the thesis as a whole before considering the areas of the research that may be considered weakest and the reasons why. In conclusion, there is a recommendation for future research which may follow on from this research to answer questions raised by it.

9.1.1 Justification of research

The improvements in understanding that come from this work have been designed both to benefit the current state of knowledge regarding the exiting phenomenon and the role that social housing is being perceived to play in people's lives, and to provide intelligence that can lead to a more informed and nuanced research agenda for the exiting phenomenon. In general the research can be more specifically justified on three levels.

Firstly, it is justified on the intellectual level as it contributes to the better understanding of the exiting phenomenon and its implications for social housing by identifying current household trends and exiter typologies. Furthermore, the research sheds more light on the evolving nature of people's 'life courses' and how these interact with housing markets, particularly in terms of tenure splits and household formations. Finally, it highlights and places a firm emphasis on the tenant's own perspective, as opposed to the more widely-researched institutional, administrative and legislative focus generally associated with social housing research. In this manner, due importance is given to the subjective meanings held by households, a perspective often ignored or overlooked in housing research.

Secondly, by primarily adopting a longitudinal perspective, the study has aimed at offering a different perspective and methodological approach to most other housing research, which are cross-sectional in design and have limited scope for building up pictures of a household's previous housing circumstances and life course. By deploying a multi-method research framework which embraces not just different data, methods of analyses and differing scales of analyses but also differing epistemological standpoints within one single project, a more nuanced understanding of an exiter's perspective, life course and attitude to their housing is possible. Finally, by using the BHPS, its value to housing research has been demonstrated in two ways, namely: how its value can increase with each wave and also, by using it in a qualitative as opposed to quantitative manner, its flexibility, versatility and compatibility are assessed for future applications.

Finally, on a practical level the greatest benefit arises from the fuller knowledge that the research provides on the types of households exiting the sector and, especially, on the role that social housing plays in people's lives. It sheds light on the stage of people's life courses at which they exit the sector, the experiences leading up to that point, why they leave and what happened to these people after exiting the sector. This level of intelligence is useful for RSLs in formulating and adapting their policies and practices to these trends.

9.1.2 Research questions

In summary, this research set out to achieve two main aims. The first was to fill in the gap in existing literature regarding the exiting phenomenon. In particular, it was to identify what types of households most commonly leave the SRS and why they do so, and subsequently to identify any differences between types of exiters and other 'movers'.

Secondly, the research aimed to identify and assess how the household changes identified in Chapter 2 and the trends in exiting affected the calls being made on social housing. In order to achieve this, the research questioned what role social housing played in the lives of the exiters, whether a set of exit typologies could be constructed, and to theorise what the possible implications for social housing

providers were in the context of the findings on the exiting phenomenon. These questions were discussed in Chapter 8, and the main findings briefly summarised in this chapter. Specifically, the research asked: what role has social housing played in the lives of those who have left the sector? Is it possible to identify typologies of people and households who have perceived their stay in social housing in different ways? If people are exiting more often, sooner and for particular reasons, what are the possible implications for social housing providers?

9.2 Research conclusions

This section reviews the conclusions of the research questions outlined in Section 9.1.2 and briefly presents the bottom line findings of this study. These are reviewed in the context of the specific research questions.

9.2.1 Fill a gap in existing literature regarding the exiting phenomenon

As was stated in Section 9.1.2, the first aim of this research was to fill a gap in the existing literature which was present at the start of this research, regarding the exiting phenomenon. In particular, it was to generate intelligence on the types of households exiting the sector and the reasons why. This aim was a ubiquitous undercurrent throughout all the results chapters as it formed the basis for contextualising and answering the research questions outlined in the second set of aims and objectives.

A number of different types of households were identified as exiting, many with similar and different household and socio-economic characteristics. However, the research did identify some generalisations and common traits amongst exiters, they

- Tended to be in a better economic position with often two wage earners in the household generating better income than other mover types.
- Tended to be aged between 25 and 45, but with an average age of 36 for the HoH.
- Tended to be in a stable relationship, whether that be married or cohabiting.

- Were not significantly dependent on state financial support, with over two-thirds of their income coming from employment.
- Had significantly higher rates of full-time employment than other 'mover' types.
- Spent an average period of three years at their previous address before moving on.
- Exhibited stronger and longer held desires to move out of the sector than other mover types.

Within these household characteristics the main reasons for exiting were identified as the desire to move onto something which was perceived to be bigger and/or better than the housing these households were currently occupying. In many cases (illustrated in Chapters 4 and 6), this would involve the desire for a larger property, which may be a simple desire or a result of a household addition or a better area. This type of reason accounted for nearly one quarter of all main reasons given for exiting.

Other significant reasons for exiting were identified as personal or family related, which often meant the desire to be closer to families and friends or a desire to be further apart owing to a disagreement and, unsurprisingly, gave the focus for exiters, the desire to buy their own property. The research done regarding the mover types in Chapter 4, outlines that for many 'movers' the reason for moving is closely related to their destination (i.e. which of the three main tenures they were moving to or within) and household circumstances.

Within this phase of the analysis many of the empirical findings confirmed and corroborated existing knowledge on household trends and characteristics amongst exiters (Burrows, 1997, 1999; Whitehead & Cho, 2003; Wagstaff, 2003). However, it has pushed the knowledge a little further by providing more understanding of the different characteristics identified for different mover types and pathways and by the regional breakdowns and comparisons.

9.2.2 Identify and assess how these household changes and trends in exiting affect the calls made on social housing by different types of people and households

The findings from the first set of research questions have also been designed to form the basis for answering the second set of questions regarding the role that social housing has played in people's lives. This research has revealed the complexity in understanding the role that social housing has played in the lives of former tenants. It was very difficult to create generalisations on the role that social housing played in people's lives when one considers that the time spent in social housing, like all experiences, is a subjective and relative one. Therefore, it meant different things to different people at different stages of their lives.

However, since relativism is not an altogether useful philosophy for generalising, three main categorisations of roles that social housing played in exiters' lives can be construed, as illustrated in Section 8.3.

- *Transitional stepping-stone or spring board (see Section 8.3.1).* This role was generally perceived to be the most positive and outlined the ability for households to use their time in the sector as one of consolidation, financially and personally. It enabled the households to prepare for a climb up the property ladder. Furthermore, this trend was characterised in general by those exiters who were more economically advantaged, namely couples with dependent children, who had economic capital to move, possibly due to two earners in the household. These households had principally held long-term aspirations to progress up the property ladder, generally to owner occupation, and who experienced mainly positive life events leading to upward life spirals.
- *Safety net (see Section 8.3.2).* Households falling into this category tended to be households that had first entered the sector through circumstance and not choice, i.e. relationship breakdown, loss of job or ill health. These households generally tended to be less economically advantaged than those above. They also tended to be more polarised in age between younger and older households. Additionally, these households tended to be more likely to move

to the private sector than those previously, a trait shared with the final categorisation.

- *Convenience (see Section 8.3.3)*. This third role fills the disparities between the other two roles and is more concerned with satisfying demand for a particular type of property and/or area as opposed to any ideal of moving up the property ladder. Additionally, they seemed keener to retain local and family networks. This categorisation covered the widest spectrum of households but from a financial perspective was most akin to the safety net group.

This typology has been designed as a starting point for identifying different exiter types. It is based upon the notions of exiting households' housing pathways, household characteristics, life course events and attitudinal data related to tenure. Furthermore, the categories do infer a degree of choice in leaving the sector and as such are perhaps slightly skewed towards the upwards life spiral ideas voiced by Scase & Scales (2003). This may be a slight weakness in the study, although the reason why those experiencing downward spirals out of the SRS were ignored in this study is the lack of available data regarding those that actually drop out of social housing and are essentially categorised as homeless. These people are notoriously difficult to trace through and there is at present no secondary dataset which provides reliable and rigorous information regarding these types of exiters.

Furthermore, the typology is born out of terms used in the existing literature which define types of people entering the sector (Priemus, 2001; Stephens et al, 2002; Scase & Scales, 2003). This is a deliberate ploy as it must be understood that the exiting process can begin at the stage of the life course when an exiter first enters the sector. The interviews (Chapter 7) demonstrated that for many the move into social housing (or indeed for those who grew up in social housing) was a temporary measure and a means to an end for their present housing situation.

- Chapters 5 and 7 demonstrate that actual exit events are primarily triggered by critical life events during the household's life course. This is the culmination

of a series of household and life course events and changes which have occurred over the exiter's life course, and have now converged to a point in time-space where the conditions are right for the household to actually exit the sector.

- Furthermore, there is evidence that changing patterns in demographic and social behaviour have played a role in underpinning the frequency and subjective nature of these trends and events.
- There is cursory evidence from this framework of regional differences, although further research is needed regionally and locally to clarify this. Reasons for the regional differences focus around the differences in local and regional household, economic, social and housing dynamics.
- Finally, the subjective nature of the experiences and meanings imbued when discussing how people perceive the role of social housing and the changes in housing demand, housing need and aspirations of various non-traditional forms of household type, will make it increasingly more difficult for SRS providers to tailor policies and practices. It may not be possible to base policy and practice on such a macro level. Therefore, SRS providers may have to not only adapt their dwelling stock but also their approaches to satisfy changing demand locally.

9.3 Significance of findings

This study has not only contributed to the existing knowledge on the make-up of exiting households and the process leading up to the exiting event, but it has also demonstrated the virtue of conducting this kind of research via a more social theory-orientated perspective. The significance of these findings and their contribution to existing knowledge are outlined in the following sections.

- The research identified three types of exiting tenants which built upon traditional ideas surrounding the housing career (Forrest & Kemeny, 1984; Buck, 1994) and used a more life course and housing pathway (Payne &

Payne, 1977; Clapham, 2002) orientated perspective which ascertained the perception that the exiting households had of their housing situation and the role it played in their lives. This in turn provides a new perspective on the analysis and understanding of the exiting phenomenon in housing literature.

- Furthermore, the process used to unpack the socially constructed meanings and relationships between the exiters, their housing and life courses contained herein, has highlighted the utility and benefits of applying multi-method research frameworks to housing research. This study has indicated the possible benefits in terms of new knowledge regarding exiting. It has shown that a move away from traditional housing, economic and geography approaches, which traditionally assume universal, rational and simple attitudes and motivations, has given in the past a legitimate housing research endeavour.

A multi-method framework allows both the traditional and the post-modern to be incorporated together. It provides a framework which foregrounds the meanings held by households but also allows them to be placed in broader contexts. In this case, the role of social housing for exiters has been placed in the context of the changes in household and social behaviour associated with the second demographic transition.

- In many cases the ingrained nature of wanting to exit to improve one's lifestyle and also, as indicated by the stepping-stone exiters, and the implicit preference for home ownership that exists in Britain (Saunders, 1990; Clapham, 1996; Gurney, 1999; Ronald, 2002) indicates that there is very little that SRS providers could do that to convince 'stepping-stone', and in some cases other exiter households, to stay. If this is the case then previous research about the hollowing out of the sector, such as that by Jones & Murie (1999), is accurate, in which case these exiter typologies confirm that the residualisation of the sector is likely to continue.
- Exiters are in general, not in all cases, more concerned with lifestyle choices and having housing that matches their desires, preferences and lifestyle; in this

manner social housing may well continue to be perceived as tenure of convenience.

- Many exiters still perceive the role of SRS as an inherently transitional and temporary one, agreeing with work done by Priemus (2001) and Scase & Scales (2003) – a space to live until something better or different comes along.
- Exiter households exhibit more degrees of choice than other mover types, often due to better household financial circumstances. This confirms that the ability to move out of the sector by the better-off will continue to result in the ‘constrained’ households (Payne & Payne, 1977) residualising in the sector.
- These results have demonstrated the increasingly fragmented and diverse life trajectories experienced by exiters, which is an implicit characteristic of the second demographic transition (Champion, 1999). In this manner it agrees strongly with work done by Hamnet (1999) and Clark & Huang (2003) who identify this as a result of increased residential mobility, and the fact that in contemporary housing the sequences of change are more complicated than the simple notion of a ladder of success.

However, this research disagrees with traditional housing career literature (Forrest & Kemeny, 1984; Buck, 1994) which generally assumes that households have a universal set of preferences and act rationally in attempts to achieve them. It is clear from this research that sometimes households had clear plans and ideas of what they wanted to achieve in their housing career and life course. However, it is also clear from some of the cases extracted that the fragmented life trajectories could be reflections of having no clear plans.

- Households and individuals are inextricably affected by their life course events and, in that manner, certain events can cause them to go up or down in the housing ladder before finally settling down in a more stable life trajectory.

In sum, it is evident that these results have proved significant and contribute to the existing knowledge in housing research regarding exiting. They have reiterated not just the call but also the importance of more theoretical and nuanced research in the housing arena (Kemeny, 1992; King, 1996, 2003; Clapham, 2002) – an approach which has proved to be one of the strengths of this study.

9.4 Evaluation of the study – strengths and weaknesses

In many ways this research has proved very successful. It has achieved the aims and objectives set out in the first chapter and repeated in Section 9.1. The work has provided further insights into the types of households that move and their reason for doing so, as well as providing regional and housing pathway breakdowns of the characteristics of these households.

Secondly, it has provided a new insight and perspective into the exiting phenomenon in terms of demonstrating that exiting is not a standalone event, but is a process contingent on many inter-related life course and household factors which occur, re-occur or change over time. It also provides an insight into the role that former tenants believed social housing played in their lives, insight which can be fed into wider Housing Corporation and RSL policy and practice debates on their tenant stock in order to better understand why tenants are leaving the sector.

In the process of this research and in answering the research questions set, a number of specific strengths and weaknesses have been identified concerning the study.

9.4.1 Multi-method framework

The success of this project has been due in no small part to the deployment of the multi-method framework (see Section 3.1). In particular, without its use of the varying data sources, different methods of analysis and theoretical approaches, it would not have been possible to engage with the multiplicities and complexities of the exiting process and understand these within the broader context of the implications of the trends associated with the second demographic transition.

Furthermore, the strategic deployment of each data source allowed questions raised from one set of analysis to be interrogated more fully in the next, permitting a fluid and logical transition from one scale of analyses to another. However, it is fair to say that one particular weakness of this plan was the disappointing performance of the localised exit case study – see 9.4.2 (iii).

9.4.2 Data and methods assessment

The methodological framework deployed has proved successful in providing answers to the research questions, justifying the inclusion and use of the four different datasets and methods used to analyse them. The datasets and the manner in which they were analysed not only provided the answers to the questions asked in Chapter 1, but also shaped the focus and direction of the research. The following sections review and assess the contribution of each data source and method of analysis more fully.

9.4.2 (i) SEH

First of all, the SEH proved very successful in its deployment as a cross-sectional analysis of the types of people who were exiting and why they were doing so. This provided firm knowledge for understanding the basic household trends and characteristics of exiters. Furthermore, it was also able to provide not only a regional breakdown, which in itself has practical value for RSLs in these different regions, but it also identified different housing pathways and the household characteristics associated with each. Once more, as a standalone set of results the identification of the three different housing pathways is a useful tool in providing a solid understanding of why tenants are leaving to join one of the other tenures, or indeed another RSL, for social housing providers.

However, the main contribution of the SEH was in terms of contextualising the current trends in exiting and identifying areas such as attitudes and changes in life course which needed to be examined in close detail and over a longer period of time – something the SEH was unable to do. This set up a firm starting point for the BHPS analysis.

9.4.2 (ii) BHPS

The BHPS's contribution to this research has been significant in three ways: firstly, in providing excellent longitudinal life course data on exiters in terms of changing demographic, socio-economic, housing related (i.e. tenure splits) and most importantly attitudinal characteristics over the study period. This data allowed the formulation of rudimentary exiter typologies which could be fleshed out and triangulated via the in-depth interviews. It also clearly demonstrated that in many cases the decision to exit was made many years in advance of the actual move so this was a pivotal moment in the focus of the research as it confirmed that exiting needs to be seen as a process and not simply an event, which is placed within the wider context and events of people's life courses.

Secondly, on a purely methodological level the use of the BHPS in the manner deployed in this work is something hitherto untried. From this perspective the research has tested its ability to provide suitable data for qualitative interrogation. This research has demonstrated that despite general success there is some minor concern over the use of the BHPS in such a qualitative manner, which would need to be addressed if it is to be deployed in such a manner again. Namely, there is still a slight concern about the degree of missing data and frequency with which people can appear and disappear in the survey, and the frequency of fragmented information due to non-response. These seriously affected the quality and quantity of the extracted case samples. Furthermore, as with all qualitative analysis, it was still subject to bias and possible misinterpretation by the researcher. Having said this, the multi-method framework did plug any gaps, shortcomings or concerns in regards of the data, by triangulating results from one of the other three datasets. For example, areas that were deemed of concern or lacking in clarity were examined more closely in the tenant interviews and the SEH to ensure they were as correct as possible.

Thirdly, the BHPS contributed significantly in bridging the gap between the cross-sectional empiricism of the SEH and the subjectivity of the in-depth interviews. Due to its position in the analytical framework it enabled the two opposing standpoints to be better understood in the context of each other.

9.4.2 (iii) Nomad case study

The use of a localised case study of exits from a North East HA (Chapter 6) was the least successful of the four datasets used and, in hindsight, the weak point of the analytical framework. The original aim was for the case study to provide valuable intelligence on local reasons for exiting and to provide an example of the type of information that could be gathered by a HA from its own tenant base.

In terms of relative contribution to the thesis, it did not provide any further significant insights into the characteristics of the exiting households which were unpacked from the previous two data sources. It did, however, perform the valid function of triangulating these general findings and providing a local context regarding the slight variations in reasons for exits and lengths of tenancy, which provided further issues to be addressed in the in-depth interviews and a more localised knowledge. This meant that many simple questions could be answered before the interviews and time was not wasted during the interviews.

Secondly, the use of the case study illustrated that local knowledge is important, especially when considering that any practical application by RSLs is likely to be in a localised context. Also, it clearly demonstrated the problems to date in obtaining reliable exit data, which has so far hindered research into this area.

9.4.2 (iv) In-depth interviews

Finally, the use of in-depth interviews made an essential contribution to this research by unpacking the meanings, experiences and manners in which exiters related their time in social housing to their wider life course. It provided a level of subjective and biographical detail which was unavailable from the SEH and the Nomad case study, and was only hinted at in a structured manner by the BHPS.

The results from the in-depth interviews provided the research with the ability to build upon assumptions made in the BHPS findings regarding the actual exiter typologies, and to develop these into the more concrete categories discussed in Chapters 7 and 8. Although the in-depth interviews are regarded as a success there was a concern over

the small population size which, as in all qualitative work, is an occupational hazard, and also, the focus on predominantly former HA tenants, although a deliberate delimitation of the research design at this stage, may in hindsight have been made better by including former LA tenants as well as by casting the 'net' wider in geographical terms to include respondents from other regions.

Examining the role that social housing has played in the lives of exiters within the context of wider demographic and social change and using the methodological approach, was not intended to offer a new doctrine on how to conduct research on the exiting phenomenon or produce a definitive statement on what role social housing is playing in people's lives. Its overriding aim was to better elucidate the complexities of an area in housing research which had not hitherto been addressed and to stimulate some further debate surrounding the issue.

9.4.3 Retrospective discussion

In hindsight, there are some changes which could be applied if this research project were started again. Some of these changes have already been inferred regarding the datasets and methodologies used, but there is scope for change beyond the purely methodological issues discussed in Sections 9.4.1 and 9.4.2.

Firstly, the project could have focused more specifically on the second set of research questions, focusing on the role that social housing has played in the lives of the exiters. Although the first set of research questions (Section 9.1.2) is a useful basis for contextualising the role of social housing, it is an area of study itself, which is large enough in scope to benefit from a more in-depth demographic analysis. The results presented in this research scratch the surface of the demographic and socio-economic factors influencing the exiting process.

Secondly, perhaps more could have been done to examine the regional aspects of the exiting process by, for example, contacting a housing association with nationally distributed housing stock in order to gain access to more regionally based interviews, which would have identified any significant regional differences and factors, such as, regional housing and labour market differences, for the interpretation of the role that

social housing played in people's lives. This sort of research, however, would be time-consuming, expensive and dependent on finding willing RSLs in the regions, which in itself may be the most problematic element alongside current modifications in the data protection act.

Thirdly, the research focused implicitly on the experiences of exiters and how they perceived their time in SRS. As such, more specific housing-related issues, such as the affects of RTB and stock transfer on the life courses and housing careers of exiters, had been largely ignored. Given the importance in the way in which these are changing the shape of the sector and its wider role in the housing market on an administrative and legislative level, perhaps more specific examination of their affect on the three exit types identified would have proved beneficial. However, this in turn may have subtracted from the real focus, which was the tenants.

Perhaps, though, these points may be considered when considering future research agendas?

9.5 Future research

The results described above suggested some areas for future research. Firstly, a comparative study of the role social housing plays in exiting tenant's lives between those in LA housing and those in HA housing may shed some valuable insight into the degree of success that the two providers are having in satisfying their tenants.

Secondly, there is still scope for work related more to social theory and exiting tenants that could be conducted on small scales, to really unpack the interactions between agency, structure and exiting tenants.

Thirdly, research that compares different regions and how exiting tenants in each interpret the role of social housing, could be conducted to reveal any regional differences and why these may occur. This would contextualise the roles within specific regional circumstances such as differing housing and labour markets, and unpack their effects on exiters' life courses, experiences and perceptions of social housing.

Finally, what is evident is that this study has shown that exiting is a process and not just an event, which requires a nuanced life course perspective to deconstruct the meanings and experiences of a tenant's time in social housing. This study offers the first step towards this.

Appendix 1: Household tables by tenure

Table 2a: Median household income by tenure

| Age of HoH | - 5k | 5- 10k | 10- 15k | 15- 20k | 20- 25k | 25- 30k | 30- 35k | 35k+ | % by age | Median household income (£) |
|------------|------|--------|---------|---------|---------|---------|---------|------|----------|-----------------------------|
| < 25 | 18% | 52% | 15% | 7% | 3% | 1% | 2% | 1% | 7% | 7,600 |
| 25-34 | 12% | 34% | 24% | 12% | 9% | 3% | 2% | 3% | 16% | 10,800 |
| 35-44 | 13% | 28% | 21% | 14% | 10% | 6% | 4% | 4% | 17% | 12,100 |
| 45-64 | 21% | 35% | 20% | 9% | 7% | 4% | 2% | 2% | 28% | 9,000 |
| 65-74 | 4% | 64% | 24% | 6% | 2% | 1% | 0% | 1% | 14% | 8,300 |
| 75+ | 4% | 68% | 24% | 3% | 1% | 0% | 0% | 0% | 18% | 8,000 |

Source: DWP family Resources Survey, ODPM file inch3

Table 3a: Household characteristics: gross income of household reference person and partner by tenure and age of household reference person, 2002/03 in England (PRS)

| Tenure & age of HoH | - 5k | 5- 10k | 10- 15k | 15- 20k | 20- 25k | 25- 30k | 30- 35k | 35k+ | % by age | Median household income (£) |
|---------------------|------|--------|---------|---------|---------|---------|---------|------|----------|-----------------------------|
| < 25 | 21% | 24% | 17% | 17% | 9% | 5% | 5% | 3% | 20% | 11,300 |
| 25-34 | 11% | 15% | 12% | 15% | 13% | 10% | 6% | 18% | 32% | 18,500 |
| 35-44 | 13% | 15% | 15% | 12% | 10% | 9% | 6% | 21% | 19% | 17,700 |
| 45-64 | 17% | 19% | 14% | 12% | 11% | 7% | 5% | 14% | 20% | 15,300 |
| 65-74 | 5% | 47% | 27% | 10% | 6% | 2% | 2% | 1% | 4% | 9,700 |
| 75+ | 6% | 59% | 23% | 6% | 2% | 2% | 0% | 1% | 6% | 8,200 |

Source: DWP family Resources Survey, ODPM file inch3

Table 3b: Household characteristics: gross income of household reference person and partner by tenure and age of household reference person, 2002/03 in England (OO)

| Tenure & age of HoH | - 5k | 5- 10k | 10- 15k | 15- 20k | 20- 25k | 25- 30k | 30- 35k | 35k+ | % by age | Median household income (£) |
|---------------------|------|--------|---------|---------|---------|---------|---------|------|----------|-----------------------------|
| < 25 | 2% | 3% | 13% | 22% | 16% | 9% | 14% | 21% | 1% | 22,900 |
| 25-34 | 2% | 3% | 7% | 11% | 14% | 12% | 12% | 38% | 14% | 30,300 |
| 35-44 | 2% | 3% | 6% | 8% | 11% | 13% | 12% | 46% | 21% | 33,100 |
| 45-64 | 4% | 8% | 11% | 13% | 12% | 10% | 9% | 33% | 40% | 26,100 |
| 65-74 | 3% | 26% | 28% | 16% | 10% | 5% | 4% | 8% | 13% | 13,600 |
| 75+ | 6% | 43% | 23% | 13% | 5% | 4% | 2% | 3% | 11% | 10,100 |

Source: DWP family Resources Survey, ODPM file inch3

Table 3c: Household characteristics: gross income of household reference person and partner by tenure and age of household reference person, 2002/03 in England (HA)

| Tenure & age of HoH | - 5k | 5- 10k | 10- 15k | 15- 20k | 20- 25k | 25- 30k | 30- 35k | 35k+ | % by age | Median household income (£) |
|---------------------|------|--------|---------|---------|---------|---------|---------|------|----------|-----------------------------|
| < 25 | 23% | 44% | 19% | 7% | 3% | 0% | 2% | 2% | 8% | 7,600 |
| 25-34 | 14% | 33% | 22% | 13% | 8% | 4% | 4% | 3% | 18% | 10,700 |
| 35-44 | 13% | 25% | 20% | 13% | 10% | 7% | 8% | 4% | 18% | 12,500 |
| 45-64 | 18% | 34% | 20% | 9% | 10% | 6% | 2% | 2% | 25% | 9,600 |
| 65-74 | 5% | 60% | 26% | 5% | 3% | 0% | 0% | 1% | 13% | 8,200 |
| 75+ | 2% | 65% | 28% | 3% | 2% | 0% | 0% | 0% | 19% | 8,100 |

Source: DWP family Resources Survey, ODPM file inch3

Table 3d: Household characteristics: gross income of household reference person and partner by tenure and age of household reference person, 2002/03 in England (LA)

| Tenure & age of HoH | - 5k | 5- 10k | 10- 15k | 15- 20k | 20- 25k | 25- 30k | 30- 35k | 35k+ | % by age | Median household income (£) |
|------------------------------|------|-----------|------------|------------|------------|------------|------------|------|----------------|--------------------------------------|
| < 25 | 15% | 58% | 12% | 7% | 4% | 2% | 2% | 1% | 6% | 7,700 |
| 25-34 | 11% | 35% | 25% | 12% | 9% | 2% | 2% | 3% | 15% | 10,900 |
| 35-44 | 13% | 29% | 22% | 15% | 10% | 6% | 3% | 3% | 17% | 11,900 |
| 45-64 | 22% | 36% | 20% | 9% | 6% | 4% | 2% | 1% | 30% | 8,700 |
| 65-74 | 3% | 65% | 23% | 6% | 1% | 1% | 0% | 0% | 15% | 8,300 |
| 75+ | 5% | 69% | 22% | 4% | 0% | 0% | 0% | 0% | 18% | 8,000 |

Source: DWP family Resources Survey, ODPM file inch3

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